
State:	Pennsylvania	Filing Company:	Catholic Order of Foresters
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	FCLTC 2002		
Project Name/Number:	COF LTC Rate Inc 2017 - Gen 3/		

Filing at a Glance

Company:	Catholic Order of Foresters
Product Name:	FCLTC 2002
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	11/17/2017
SERFF Tr Num:	UHAS-131210956
SERFF Status:	Assigned
State Tr Num:	UHAS-131210956
State Status:	Received Review in Progress
Co Tr Num:	

Implementation	On Approval
Date Requested:	
Author(s):	Shana O'Dell, Eva Gaber, Michael Blaser
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 33.3% increase on 2 PA policyholders of Catholic Order of Foresters form FCLTC 2002 (the Generation 3 Series).

State: Pennsylvania **Filing Company:** Catholic Order of Foresters
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: FCLTC 2002
Project Name/Number: COF LTC Rate Inc 2017 - Gen 3/

General Information

Project Name: COF LTC Rate Inc 2017 - Gen 3
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 33.333%
Deemer Date:
Submitted By: Eva Gaber
Status of Filing in Domicile: Authorized
Date Approved in Domicile: 02/28/2017
Domicile Status Comments: Illinois is the state of domicile
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/17/2017
State Status Changed: 11/20/2017
Created By: Michael Blaser
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

COF LTC Rate Increase 2017 - Gen 3

Company and Contact

Filing Contact Information

Gaber Eva, Consulting Actuary
1089 W. Morse Blvd.
Winter Park, FL 32792
EGaber@uhasinc.com
407-622-4533 [Phone]

Filing Company Information

(This filing was made by a third party - unitedhealthactuarialservices)

Catholic Order of Foresters	CoCode: 57487	State of Domicile: Illinois
355 Shuman Blvd.	Group Code:	Company Type:
Naperville, IL 60566-7012	Group Name:	State ID Number:
(800) 552-0145 ext. [Phone]	FEIN Number: 36-0879870	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile (Illinois) does not charge a filing fee for rate filings.

SERFF Tracking #:	UHAS-131210956	State Tracking #:	UHAS-131210956	Company Tracking #:	
State:	Pennsylvania	Filing Company:	Catholic Order of Foresters		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	FCLTC 2002				
Project Name/Number:	COF LTC Rate Inc 2017 - Gen 3/				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	02/01/2017
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Catholic Order of Foresters	33.333%	33.333%	\$1,481	2	\$4,445	33.333%	33.333%

State:	Pennsylvania	Filing Company:	Catholic Order of Foresters
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	FCLTC 2002		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Premium Rate Sheets	FCLTC 2002	Revised	Previous State Filing Number: UHAS-130647883 Percent Rate Change Request: 33.33	Rates FCLTC 2002 PA.pdf,

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
Guaranteed Purchase Inflation Protection

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$298.08	\$346.38	\$416.76	\$534.06	18-44	\$277.34	\$322.28	\$387.77	\$496.91	18-44	\$259.20	\$301.20	\$362.40	\$464.40	18-44	\$233.28	\$271.08	\$326.16	\$417.96
45-49	\$371.22	\$436.78	\$530.62	\$689.32	45-49	\$345.40	\$406.39	\$493.70	\$641.36	45-49	\$322.80	\$379.80	\$461.40	\$599.40	45-49	\$290.52	\$341.82	\$415.26	\$539.46
50	\$402.96	\$476.10	\$580.98	\$757.62	50	\$374.93	\$442.98	\$540.56	\$704.92	50	\$350.40	\$414.00	\$505.20	\$658.80	50	\$315.36	\$372.60	\$454.68	\$592.92
51	\$422.83	\$500.39	\$611.89	\$799.85	51	\$393.42	\$465.58	\$569.33	\$744.20	51	\$367.68	\$435.12	\$532.08	\$695.52	51	\$330.91	\$391.61	\$478.87	\$625.97
52	\$442.70	\$524.68	\$642.80	\$842.08	52	\$411.91	\$488.17	\$598.09	\$783.49	52	\$384.96	\$456.24	\$558.96	\$732.24	52	\$346.46	\$410.62	\$503.06	\$659.02
53	\$462.58	\$548.96	\$673.72	\$884.30	53	\$430.39	\$510.78	\$626.84	\$822.79	53	\$402.24	\$477.36	\$585.84	\$768.96	53	\$362.02	\$429.62	\$527.26	\$692.06
54	\$482.45	\$573.25	\$704.63	\$926.53	54	\$448.88	\$533.38	\$655.61	\$862.08	54	\$419.52	\$498.48	\$612.72	\$805.68	54	\$377.57	\$448.63	\$551.45	\$725.11
55	\$502.32	\$597.54	\$735.54	\$968.76	55	\$467.38	\$555.97	\$684.37	\$901.37	55	\$436.80	\$519.60	\$639.60	\$842.40	55	\$393.12	\$467.64	\$575.64	\$758.16
56	\$535.72	\$638.66	\$788.26	\$1,040.80	56	\$498.44	\$594.24	\$733.42	\$968.39	56	\$465.84	\$555.36	\$685.44	\$905.04	56	\$419.26	\$499.82	\$616.90	\$814.54
57	\$569.11	\$679.79	\$840.97	\$1,112.83	57	\$529.52	\$632.50	\$782.47	\$1,035.42	57	\$494.88	\$591.12	\$731.28	\$967.68	57	\$445.39	\$532.01	\$658.15	\$870.91
58	\$602.51	\$720.91	\$893.69	\$1,184.87	58	\$560.59	\$670.76	\$831.52	\$1,102.44	58	\$523.92	\$626.88	\$777.12	\$1,030.32	58	\$471.53	\$564.19	\$699.41	\$927.29
59	\$635.90	\$762.04	\$946.40	\$1,256.90	59	\$591.67	\$709.02	\$880.57	\$1,169.47	59	\$552.96	\$662.64	\$822.96	\$1,092.96	59	\$497.66	\$596.38	\$740.66	\$983.66
60	\$669.30	\$803.16	\$999.12	\$1,328.94	60	\$622.74	\$747.29	\$929.62	\$1,236.49	60	\$582.00	\$698.40	\$868.80	\$1,155.60	60	\$523.80	\$628.56	\$781.92	\$1,040.04
61	\$725.33	\$872.44	\$1,087.44	\$1,449.28	61	\$674.87	\$811.74	\$1,011.79	\$1,348.45	61	\$630.72	\$758.64	\$945.60	\$1,260.24	61	\$567.65	\$682.78	\$851.04	\$1,134.22
62	\$781.36	\$941.71	\$1,175.76	\$1,569.61	62	\$727.00	\$876.20	\$1,093.97	\$1,460.42	62	\$679.44	\$818.88	\$1,022.40	\$1,364.88	62	\$611.50	\$736.99	\$920.16	\$1,228.39
63	\$837.38	\$1,010.99	\$1,264.08	\$1,689.95	63	\$779.14	\$940.66	\$1,176.14	\$1,572.38	63	\$728.16	\$879.12	\$1,099.20	\$1,469.52	63	\$655.34	\$791.21	\$989.28	\$1,322.57
64	\$893.41	\$1,080.26	\$1,352.40	\$1,810.28	64	\$831.26	\$1,005.12	\$1,258.32	\$1,684.36	64	\$776.88	\$939.36	\$1,176.00	\$1,574.16	64	\$699.19	\$845.42	\$1,058.40	\$1,416.74
65	\$949.44	\$1,149.54	\$1,440.72	\$1,930.62	65	\$883.39	\$1,069.57	\$1,340.50	\$1,796.32	65	\$825.60	\$999.60	\$1,252.80	\$1,678.80	65	\$743.04	\$899.64	\$1,127.52	\$1,510.92
66	\$1,059.29	\$1,285.06	\$1,613.77	\$2,167.15	66	\$985.60	\$1,195.66	\$1,501.51	\$2,016.40	66	\$921.12	\$1,117.44	\$1,403.28	\$1,884.48	66	\$829.01	\$1,005.70	\$1,262.95	\$1,696.03
67	\$1,169.14	\$1,420.57	\$1,786.82	\$2,403.68	67	\$1,087.80	\$1,321.75	\$1,662.53	\$2,236.48	67	\$1,016.64	\$1,235.28	\$1,553.76	\$2,090.16	67	\$914.98	\$1,111.75	\$1,398.38	\$1,881.14
68	\$1,278.98	\$1,556.09	\$1,959.88	\$2,640.22	68	\$1,190.02	\$1,447.84	\$1,823.53	\$2,456.54	68	\$1,112.16	\$1,353.12	\$1,704.24	\$2,295.84	68	\$1,000.94	\$1,217.81	\$1,533.82	\$2,066.26
69	\$1,388.83	\$1,691.60	\$2,132.93	\$2,876.75	69	\$1,292.22	\$1,573.93	\$1,984.55	\$2,676.62	69	\$1,207.68	\$1,470.96	\$1,854.72	\$2,501.52	69	\$1,086.91	\$1,323.86	\$1,669.25	\$2,251.37
70	\$1,498.68	\$1,827.12	\$2,305.98	\$3,113.28	70	\$1,394.42	\$1,700.02	\$2,145.56	\$2,896.70	70	\$1,303.20	\$1,588.80	\$2,005.20	\$2,707.20	70	\$1,172.88	\$1,429.92	\$1,804.68	\$2,436.48
71	\$1,689.67	\$2,062.00	\$2,604.06	\$3,518.45	71	\$1,572.13	\$1,918.55	\$2,422.91	\$3,273.68	71	\$1,469.28	\$1,793.04	\$2,264.40	\$3,059.52	71	\$1,322.35	\$1,613.74	\$2,037.96	\$2,753.57
72	\$1,880.66	\$2,296.87	\$2,902.14	\$3,923.62	72	\$1,749.84	\$2,137.09	\$2,700.25	\$3,650.66	72	\$1,635.36	\$1,997.28	\$2,523.60	\$3,411.84	72	\$1,471.82	\$1,797.55	\$2,271.24	\$3,070.66
73	\$2,071.66	\$2,531.75	\$3,200.22	\$4,328.78	73	\$1,927.54	\$2,355.62	\$2,977.60	\$4,027.66	73	\$1,801.44	\$2,201.52	\$2,782.80	\$3,764.16	73	\$1,621.30	\$1,981.37	\$2,504.52	\$3,387.74
74	\$2,262.65	\$2,766.62	\$3,498.30	\$4,733.95	74	\$2,105.24	\$2,574.17	\$3,254.94	\$4,404.64	74	\$1,967.52	\$2,405.76	\$3,042.00	\$4,116.48	74	\$1,770.77	\$2,165.18	\$2,737.80	\$3,704.83
75	\$2,453.64	\$3,001.50	\$3,796.38	\$5,139.12	75	\$2,282.95	\$2,792.70	\$3,532.28	\$4,781.62	75	\$2,133.60	\$2,610.00	\$3,301.20	\$4,468.80	75	\$1,920.24	\$2,349.00	\$2,971.08	\$4,021.92
76	\$2,748.41	\$3,364.99	\$4,260.06	\$5,771.99	76	\$2,557.21	\$3,130.91	\$3,963.71	\$5,370.46	76	\$2,389.92	\$2,926.08	\$3,704.40	\$5,019.12	76	\$2,150.93	\$2,633.47	\$3,333.96	\$4,517.21
77	\$3,043.18	\$3,728.48	\$4,723.74	\$6,404.86	77	\$2,831.47	\$3,469.12	\$4,395.13	\$5,959.30	77	\$2,646.24	\$3,242.16	\$4,107.60	\$5,569.44	77	\$2,381.62	\$2,917.94	\$3,696.84	\$5,012.50
78	\$3,337.94	\$4,091.98	\$5,187.42	\$7,037.72	78	\$3,105.74	\$3,807.31	\$4,826.56	\$6,548.15	78	\$2,902.56	\$3,558.24	\$4,510.80	\$6,119.76	78	\$2,612.30	\$3,202.42	\$4,059.72	\$5,507.78
79	\$3,632.71	\$4,455.47	\$5,651.10	\$7,670.59	79	\$3,380.00	\$4,145.52	\$5,257.98	\$7,136.99	79	\$3,158.88	\$3,874.32	\$4,914.00	\$6,670.08	79	\$2,842.99	\$3,486.89	\$4,422.60	\$6,003.07
80	\$3,927.48	\$4,818.96	\$6,114.78	\$8,303.46	80	\$3,654.26	\$4,483.73	\$5,689.40	\$7,725.83	80	\$3,415.20	\$4,190.40	\$5,317.20	\$7,220.40	80	\$3,073.68	\$3,771.36	\$4,785.48	\$6,498.36
81	\$4,180.02	\$5,129.74	\$6,510.56	\$8,841.94	81	\$3,889.24	\$4,772.88	\$6,057.66	\$8,226.84	81	\$3,634.80	\$4,460.64	\$5,661.36	\$7,688.64	81	\$3,271.32	\$4,014.58	\$5,095.22	\$6,919.78
82	\$4,432.56	\$5,440.51	\$6,906.35	\$9,380.41	82	\$4,124.21	\$5,062.04	\$6,425.90	\$8,727.86	82	\$3,854.40	\$4,730.88	\$6,005.52	\$8,156.88	82	\$3,468.96	\$4,257.79	\$5,404.97	\$7,341.19
83	\$4,685.10	\$5,751.29	\$7,302.13	\$9,918.89	83	\$4,359.18	\$5,351.20	\$6,794.16	\$9,228.88	83	\$4,074.00	\$5,001.12	\$6,349.68	\$8,625.12	83	\$3,666.60	\$4,501.01	\$5,714.71	\$7,762.61
84	\$4,937.64	\$6,062.06	\$7,697.92	\$10,457.36	84	\$4,594.15	\$5,640.36	\$7,162.40	\$9,729.90	84	\$4,293.60	\$5,271.36	\$6,693.84	\$9,093.36	84	\$3,864.24	\$4,744.22	\$6,024.46	\$8,184.02
85+	\$5,190.18	\$6,372.84	\$8,093.70	\$10,995.84	85+	\$4,829.12	\$5,929.51	\$7,530.66	\$10,230.91	85+	\$4,513.20	\$5,541.60	\$7,038.00	\$9,561.60	85+	\$4,061.88	\$4,987.44	\$6,334.20	\$8,605.44

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)
Guaranteed Purchase Inflation Protection

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$364.32	\$427.80	\$518.88	\$674.82	18-44	\$338.98	\$398.04	\$482.78	\$627.88	18-44	\$316.80	\$372.00	\$451.20	\$586.80	18-44	\$285.12	\$334.80	\$406.08	\$528.12
45-49	\$457.48	\$541.66	\$665.86	\$875.62	45-49	\$425.65	\$503.98	\$619.54	\$814.70	45-49	\$397.80	\$471.00	\$579.00	\$761.40	45-49	\$358.02	\$423.90	\$521.10	\$685.26
50	\$498.18	\$592.02	\$730.02	\$963.24	50	\$463.52	\$550.84	\$679.24	\$896.23	50	\$433.20	\$514.80	\$634.80	\$837.60	50	\$389.88	\$463.32	\$571.32	\$753.84
51	\$523.30	\$623.48	\$770.04	\$1,017.89	51	\$486.89	\$580.12	\$716.47	\$947.08	51	\$455.04	\$542.16	\$669.60	\$885.12	51	\$409.54	\$487.94	\$602.64	\$796.61
52	\$548.41	\$654.95	\$810.06	\$1,072.54	52	\$510.26	\$609.38	\$753.71	\$997.92	52	\$476.88	\$569.52	\$704.40	\$932.64	52	\$429.19	\$512.57	\$633.96	\$839.38
53	\$573.53	\$686.41	\$850.08	\$1,127.18	53	\$533.63	\$638.66	\$790.94	\$1,048.78	53	\$498.72	\$596.88	\$739.20	\$980.16	53	\$448.85	\$537.19	\$665.28	\$882.14
54	\$598.64	\$717.88	\$890.10	\$1,181.83	54	\$557.00	\$667.93	\$828.18	\$1,099.62	54	\$520.66	\$624.24	\$774.00	\$1,027.68	54	\$468.50	\$561.82	\$696.60	\$924.91
55	\$623.76	\$749.34	\$930.12	\$1,236.48	55	\$580.37	\$697.21	\$865.42	\$1,150.46	55	\$542.40	\$651.60	\$808.80	\$1,075.20	55	\$488.16	\$586.44	\$727.92	\$967.68
56	\$666.82	\$802.33	\$997.74	\$1,328.66	56	\$620.42	\$746.52	\$928.33	\$1,236.24	56	\$579.84	\$697.68	\$867.60	\$1,155.36	56	\$521.86	\$627.91	\$780.84	\$1,039.82
57	\$709.87	\$855.32	\$1,065.36	\$1,420.85	57	\$660.49	\$795.83	\$991.25	\$1,322.00	57	\$617.28	\$743.76	\$926.40	\$1,235.52	57	\$555.55	\$669.38	\$833.76	\$1,111.97
58	\$752.93	\$908.32	\$1,132.98	\$1,513.03	58	\$700.55	\$845.12	\$1,054.16	\$1,407.78	58	\$654.72	\$789.84	\$985.20	\$1,315.68	58	\$589.25	\$710.86	\$886.68	\$1,184.11
59	\$795.98	\$961.31	\$1,200.60	\$1,605.22	59	\$740.62	\$894.43	\$1,117.08	\$1,493.54	59	\$692.16	\$835.92	\$1,044.00	\$1,395.84	59	\$622.94	\$752.33	\$939.60	\$1,256.26
60	\$839.04	\$1,014.30	\$1,268.22	\$1,697.40	60	\$780.67	\$943.74	\$1,180.00	\$1,579.32	60	\$729.60	\$882.00	\$1,102.80	\$1,476.00	60	\$656.64	\$793.80	\$992.52	\$1,328.40
61	\$910.52	\$1,102.62	\$1,381.10	\$1,851.68	61	\$847.19	\$1,025.92	\$1,285.03	\$1,722.88	61	\$791.76	\$958.80	\$1,200.96	\$1,610.16	61	\$712.58	\$862.92	\$1,080.86	\$1,449.14
62	\$982.01	\$1,190.94	\$1,493.99	\$2,005.97	62	\$913.69	\$1,108.09	\$1,390.06	\$1,866.42	62	\$853.92	\$1,035.60	\$1,299.12	\$1,744.32	62	\$768.53	\$932.04	\$1,169.21	\$1,569.89
63	\$1,053.49	\$1,279.26	\$1,606.87	\$2,160.25	63	\$980.21	\$1,190.27	\$1,495.09	\$2,009.98	63	\$916.08	\$1,112.40	\$1,397.28	\$1,878.48	63	\$824.47	\$1,001.16	\$1,257.55	\$1,690.63
64	\$1,124.98	\$1,367.58	\$1,719.76	\$2,314.54	64	\$1,046.71	\$1,272.44	\$1,600.12	\$2,153.52	64	\$978.24	\$1,189.20	\$1,495.44	\$2,012.64	64	\$880.42	\$1,070.28	\$1,345.90	\$1,811.38
65	\$1,196.46	\$1,455.90	\$1,832.64	\$2,468.82	65	\$1,113.23	\$1,354.62	\$1,705.15	\$2,297.08	65	\$1,040.40	\$1,266.00	\$1,593.60	\$2,146.80	65	\$936.36	\$1,139.40	\$1,434.24	\$1,932.12
66	\$1,336.67	\$1,628.95	\$2,053.72	\$2,770.76	66	\$1,243.68	\$1,515.64	\$1,910.84	\$2,578.02	66	\$1,162.32	\$1,416.48	\$1,785.84	\$2,409.36	66	\$1,046.09	\$1,274.83	\$1,607.26	\$2,168.42
67	\$1,476.88	\$1,802.00	\$2,274.79	\$3,072.71	67	\$1,374.13	\$1,676.65	\$2,116.55	\$2,858.95	67	\$1,284.24	\$1,566.96	\$1,978.08	\$2,671.92	67	\$1,155.82	\$1,410.26	\$1,780.27	\$2,404.73
68	\$1,617.08	\$1,975.06	\$2,495.87	\$3,374.65	68	\$1,504.60	\$1,837.66	\$2,322.24	\$3,139.90	68	\$1,406.16	\$1,717.44	\$2,170.32	\$2,934.48	68	\$1,265.54	\$1,545.70	\$1,953.29	\$2,641.03
69	\$1,757.29	\$2,148.11	\$2,716.94	\$3,676.60	69	\$1,635.05	\$1,998.67	\$2,527.94	\$3,420.83	69	\$1,528.08	\$1,867.92	\$2,362.56	\$3,197.04	69	\$1,375.27	\$1,681.13	\$2,126.30	\$2,877.34
70	\$1,897.50	\$2,321.16	\$2,938.02	\$3,978.54	70	\$1,765.50	\$2,159.69	\$2,733.64	\$3,701.77	70	\$1,650.00	\$2,018.40	\$2,554.80	\$3,459.60	70	\$1,485.00	\$1,816.56	\$2,299.32	\$3,113.64
71	\$2,139.55	\$2,618.96	\$3,317.24	\$4,494.66	71	\$1,990.72	\$2,436.78	\$3,086.48	\$4,181.99	71	\$1,860.48	\$2,277.36	\$2,884.56	\$3,908.40	71	\$1,674.43	\$2,049.62	\$2,596.10	\$3,517.56
72	\$2,381.60	\$2,916.77	\$3,696.47	\$5,010.78	72	\$2,215.93	\$2,713.86	\$3,439.32	\$4,662.20	72	\$2,070.96	\$2,536.32	\$3,214.32	\$4,357.20	72	\$1,863.86	\$2,282.69	\$2,892.89	\$3,921.48
73	\$2,623.66	\$3,214.57	\$4,075.69	\$5,526.90	73	\$2,441.14	\$2,990.95	\$3,792.17	\$5,142.42	73	\$2,281.44	\$2,795.28	\$3,544.08	\$4,806.00	73	\$2,053.30	\$2,515.75	\$3,189.67	\$4,325.40
74	\$2,865.71	\$3,512.38	\$4,454.92	\$6,043.02	74	\$2,666.35	\$3,268.03	\$4,145.00	\$5,622.64	74	\$2,491.92	\$3,054.24	\$3,873.84	\$5,254.80	74	\$2,242.73	\$2,748.82	\$3,486.46	\$4,729.32
75	\$3,107.76	\$3,810.18	\$4,834.14	\$6,559.14	75	\$2,891.57	\$3,545.12	\$4,497.85	\$6,102.85	75	\$2,702.40	\$3,313.20	\$4,203.60	\$5,703.60	75	\$2,432.16	\$2,981.88	\$3,783.24	\$5,133.24
76	\$3,482.57	\$4,273.31	\$5,425.06	\$7,366.44	76	\$3,240.30	\$3,976.03	\$5,047.66	\$6,853.99	76	\$3,028.32	\$3,715.92	\$4,717.44	\$6,405.60	76	\$2,725.49	\$3,344.33	\$4,245.70	\$5,765.04
77	\$3,857.38	\$4,736.44	\$6,015.97	\$8,173.74	77	\$3,589.03	\$4,406.94	\$5,597.47	\$7,605.13	77	\$3,354.24	\$4,118.64	\$5,231.28	\$7,107.60	77	\$3,018.82	\$3,706.78	\$4,708.15	\$6,396.84
78	\$4,232.18	\$5,199.56	\$6,606.89	\$8,981.04	78	\$3,937.78	\$4,837.86	\$6,147.28	\$8,356.27	78	\$3,680.16	\$4,521.36	\$5,745.12	\$7,809.60	78	\$3,312.14	\$4,069.22	\$5,170.61	\$7,028.64
79	\$4,606.99	\$5,662.69	\$7,197.80	\$9,788.34	79	\$4,286.51	\$5,268.77	\$6,697.09	\$9,107.41	79	\$4,006.08	\$4,924.08	\$6,258.96	\$8,511.60	79	\$3,605.47	\$4,431.67	\$5,633.06	\$7,660.44
80	\$4,981.80	\$6,125.82	\$7,788.72	\$10,595.64	80	\$4,635.24	\$5,699.68	\$7,246.90	\$9,858.55	80	\$4,332.00	\$5,326.80	\$6,772.80	\$9,213.60	80	\$3,898.80	\$4,794.12	\$6,095.52	\$8,292.24
81	\$5,299.75	\$6,517.46	\$8,287.73	\$11,275.70	81	\$4,931.08	\$6,064.08	\$7,711.19	\$10,491.31	81	\$4,608.48	\$5,667.36	\$7,206.72	\$9,804.96	81	\$4,147.63	\$5,100.62	\$6,486.05	\$8,824.46
82	\$5,617.70	\$6,909.11	\$8,786.74	\$11,955.77	82	\$5,226.91	\$6,428.47	\$8,175.48	\$11,124.06	82	\$4,884.96	\$6,007.92	\$7,640.64	\$10,396.32	82	\$4,396.46	\$5,407.13	\$6,876.58	\$9,356.69
83	\$5,935.66	\$7,300.75	\$9,285.74	\$12,635.83	83	\$5,522.74	\$6,792.88	\$8,639.78	\$11,756.82	83	\$5,161.44	\$6,348.48	\$8,074.56	\$10,987.68	83	\$4,645.30	\$5,713.63	\$7,267.10	\$9,888.91
84	\$6,253.61	\$7,692.40	\$9,784.75	\$13,315.90	84	\$5,818.57	\$7,157.27	\$9,104.08	\$12,389.57	84	\$5,437.92	\$6,689.04	\$8,508.48	\$11,579.04	84	\$4,894.13	\$6,020.14	\$7,657.63	\$10,421.14
85+	\$6,571.56	\$8,084.04	\$10,283.76	\$13,995.96	85+	\$6,114.41	\$7,521.67	\$9,568.37	\$13,022.33	85+	\$5,714.40	\$7,029.60	\$8,942.40	\$12,170.40	85+	\$5,142.96	\$6,326.64	\$8,048.16	\$10,953.36

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$633.36	\$767.77	\$963.11	\$1,292.84	18-44	\$589.31	\$714.37	\$896.10	\$1,202.90	18-44	\$550.75	\$667.63	\$837.48	\$1,124.21	18-44	\$495.67	\$600.86	\$753.73	\$1,011.79
45-49	\$822.55	\$997.10	\$1,250.77	\$1,679.00	45-49	\$765.32	\$927.74	\$1,163.77	\$1,562.21	45-49	\$715.26	\$867.05	\$1,087.63	\$1,460.00	45-49	\$643.74	\$780.35	\$978.86	\$1,314.00
50	\$903.90	\$1,095.72	\$1,374.48	\$1,845.06	50	\$841.02	\$1,019.50	\$1,278.86	\$1,716.71	50	\$786.00	\$952.80	\$1,195.20	\$1,604.40	50	\$707.40	\$857.52	\$1,075.68	\$1,443.96
51	\$935.64	\$1,134.91	\$1,424.71	\$1,913.78	51	\$870.55	\$1,055.96	\$1,325.60	\$1,780.66	51	\$813.60	\$986.88	\$1,238.88	\$1,664.16	51	\$732.24	\$888.19	\$1,114.99	\$1,497.74
52	\$967.38	\$1,174.10	\$1,474.94	\$1,982.51	52	\$900.08	\$1,092.43	\$1,372.34	\$1,844.59	52	\$841.20	\$1,020.96	\$1,282.56	\$1,723.92	52	\$757.08	\$918.86	\$1,154.30	\$1,551.53
53	\$999.12	\$1,213.30	\$1,525.18	\$2,051.23	53	\$929.62	\$1,128.89	\$1,419.07	\$1,908.54	53	\$868.80	\$1,055.04	\$1,326.24	\$1,783.68	53	\$781.92	\$949.54	\$1,193.62	\$1,605.31
54	\$1,030.86	\$1,252.49	\$1,575.41	\$2,119.96	54	\$959.15	\$1,165.36	\$1,465.81	\$1,972.48	54	\$896.40	\$1,089.12	\$1,369.92	\$1,843.44	54	\$806.76	\$980.21	\$1,232.93	\$1,659.10
55	\$1,062.60	\$1,291.68	\$1,625.64	\$2,188.68	55	\$988.68	\$1,201.82	\$1,512.55	\$2,036.42	55	\$924.00	\$1,123.20	\$1,413.60	\$1,903.20	55	\$831.60	\$1,010.88	\$1,272.24	\$1,712.88
56	\$1,109.80	\$1,349.92	\$1,699.88	\$2,290.25	56	\$1,032.59	\$1,256.00	\$1,581.64	\$2,130.92	56	\$965.04	\$1,173.84	\$1,478.16	\$1,991.52	56	\$868.54	\$1,056.46	\$1,330.34	\$1,792.37
57	\$1,156.99	\$1,408.15	\$1,774.13	\$2,391.82	57	\$1,076.51	\$1,310.20	\$1,650.71	\$2,225.42	57	\$1,006.08	\$1,224.48	\$1,542.72	\$2,079.84	57	\$905.47	\$1,102.03	\$1,388.45	\$1,871.86
58	\$1,204.19	\$1,466.39	\$1,848.37	\$2,493.38	58	\$1,120.42	\$1,364.38	\$1,719.79	\$2,319.94	58	\$1,047.12	\$1,275.12	\$1,607.28	\$2,168.16	58	\$942.41	\$1,147.61	\$1,446.55	\$1,951.34
59	\$1,251.38	\$1,524.62	\$1,922.62	\$2,594.95	59	\$1,164.34	\$1,418.57	\$1,788.86	\$2,414.44	59	\$1,088.16	\$1,325.76	\$1,671.84	\$2,256.48	59	\$979.34	\$1,193.18	\$1,504.66	\$2,030.83
60	\$1,298.58	\$1,582.86	\$1,996.86	\$2,696.52	60	\$1,208.24	\$1,472.75	\$1,857.95	\$2,508.94	60	\$1,129.20	\$1,376.40	\$1,736.40	\$2,344.80	60	\$1,016.28	\$1,238.76	\$1,562.76	\$2,110.32
61	\$1,370.06	\$1,671.46	\$2,110.02	\$2,850.80	61	\$1,274.76	\$1,555.18	\$1,963.24	\$2,652.49	61	\$1,191.36	\$1,453.44	\$1,834.80	\$2,478.96	61	\$1,072.22	\$1,308.10	\$1,651.32	\$2,231.06
62	\$1,441.55	\$1,760.05	\$2,223.18	\$3,005.09	62	\$1,341.26	\$1,637.62	\$2,068.52	\$2,796.04	62	\$1,253.52	\$1,530.48	\$1,933.20	\$2,613.12	62	\$1,128.17	\$1,377.43	\$1,739.88	\$2,351.81
63	\$1,513.03	\$1,848.65	\$2,336.34	\$3,159.37	63	\$1,407.78	\$1,720.04	\$2,173.81	\$2,939.59	63	\$1,315.68	\$1,607.52	\$2,031.60	\$2,747.28	63	\$1,184.11	\$1,446.77	\$1,828.44	\$2,472.55
64	\$1,584.52	\$1,937.24	\$2,449.50	\$3,313.66	64	\$1,474.28	\$1,802.48	\$2,279.10	\$3,083.14	64	\$1,377.84	\$1,684.56	\$2,130.00	\$2,881.44	64	\$1,240.06	\$1,516.10	\$1,917.00	\$2,593.30
65	\$1,656.00	\$2,025.84	\$2,562.66	\$3,467.94	65	\$1,540.80	\$1,884.91	\$2,384.39	\$3,226.69	65	\$1,440.00	\$1,761.60	\$2,228.40	\$3,015.60	65	\$1,296.00	\$1,585.44	\$2,005.56	\$2,714.04
66	\$1,803.38	\$2,207.72	\$2,795.05	\$3,785.89	66	\$1,677.94	\$2,054.15	\$2,600.62	\$3,522.53	66	\$1,568.16	\$1,919.76	\$2,430.48	\$3,292.08	66	\$1,411.34	\$1,727.78	\$2,187.43	\$2,962.87
67	\$1,950.77	\$2,389.61	\$3,027.44	\$4,103.84	67	\$1,815.06	\$2,223.37	\$2,816.84	\$3,818.36	67	\$1,696.32	\$2,077.92	\$2,632.56	\$3,568.56	67	\$1,526.69	\$1,870.13	\$2,369.30	\$3,211.70
68	\$2,098.15	\$2,571.49	\$3,259.84	\$4,421.80	68	\$1,952.20	\$2,392.61	\$3,033.06	\$4,114.19	68	\$1,824.48	\$2,236.08	\$2,834.64	\$3,845.04	68	\$1,642.03	\$2,012.47	\$2,551.18	\$3,460.54
69	\$2,245.54	\$2,753.38	\$3,492.23	\$4,739.75	69	\$2,089.32	\$2,561.83	\$3,249.29	\$4,410.02	69	\$1,952.64	\$2,394.24	\$3,036.72	\$4,121.52	69	\$1,757.38	\$2,154.82	\$2,733.05	\$3,709.37
70	\$2,392.92	\$2,935.26	\$3,724.62	\$5,057.70	70	\$2,226.46	\$2,731.07	\$3,465.52	\$4,705.86	70	\$2,080.80	\$2,552.40	\$3,238.80	\$4,398.00	70	\$1,872.72	\$2,297.16	\$2,914.92	\$3,958.20
71	\$2,614.27	\$3,207.40	\$4,070.72	\$5,528.56	71	\$2,432.41	\$2,984.27	\$3,787.55	\$5,143.96	71	\$2,273.28	\$2,789.04	\$3,539.76	\$4,807.44	71	\$2,045.95	\$2,510.14	\$3,185.78	\$4,326.70
72	\$2,835.62	\$3,479.53	\$4,416.83	\$5,999.41	72	\$2,638.37	\$3,237.48	\$4,109.57	\$5,582.06	72	\$2,465.76	\$3,025.68	\$3,840.72	\$5,216.88	72	\$2,219.18	\$2,723.11	\$3,456.65	\$4,695.19
73	\$3,056.98	\$3,751.67	\$4,762.93	\$6,470.27	73	\$2,844.31	\$3,490.68	\$4,431.60	\$6,020.16	73	\$2,658.24	\$3,262.32	\$4,141.68	\$5,626.32	73	\$2,392.42	\$2,936.09	\$3,727.51	\$5,063.69
74	\$3,278.33	\$4,023.80	\$5,109.04	\$6,941.12	74	\$3,050.27	\$3,743.89	\$4,753.62	\$6,458.27	74	\$2,850.72	\$3,498.96	\$4,442.64	\$6,035.76	74	\$2,565.65	\$3,149.06	\$3,998.38	\$5,432.18
75	\$3,499.68	\$4,295.94	\$5,455.14	\$7,411.98	75	\$3,256.22	\$3,997.09	\$5,075.65	\$6,896.36	75	\$3,043.20	\$3,735.60	\$4,743.60	\$6,445.20	75	\$2,738.88	\$3,362.04	\$4,269.24	\$5,800.68
76	\$3,798.86	\$4,665.23	\$5,926.00	\$8,054.78	76	\$3,534.60	\$4,340.69	\$5,513.75	\$7,494.46	76	\$3,303.36	\$4,056.72	\$5,153.04	\$7,004.16	76	\$2,973.02	\$3,651.05	\$4,637.74	\$6,303.74
77	\$4,098.05	\$5,034.52	\$6,396.85	\$8,697.59	77	\$3,812.96	\$4,684.28	\$5,951.86	\$8,092.54	77	\$3,563.52	\$4,377.84	\$5,562.48	\$7,563.12	77	\$3,207.17	\$3,940.06	\$5,006.23	\$6,806.81
78	\$4,397.23	\$5,403.80	\$6,867.71	\$9,340.39	78	\$4,091.34	\$5,027.89	\$6,389.95	\$8,690.63	78	\$3,823.68	\$4,698.96	\$5,971.92	\$8,122.08	78	\$3,441.31	\$4,229.06	\$5,374.73	\$7,309.87
79	\$4,696.42	\$5,773.09	\$7,338.56	\$9,983.20	79	\$4,369.70	\$5,371.49	\$6,828.06	\$9,288.71	79	\$4,083.84	\$5,020.08	\$6,381.36	\$8,681.04	79	\$3,675.46	\$4,518.07	\$5,743.22	\$7,812.94
80	\$4,995.60	\$6,142.38	\$7,809.42	\$10,626.00	80	\$4,648.08	\$5,715.08	\$7,266.16	\$9,886.80	80	\$4,344.00	\$5,341.20	\$6,790.80	\$9,240.00	80	\$3,909.60	\$4,807.08	\$6,111.72	\$8,316.00
81	\$5,225.78	\$6,425.28	\$8,169.88	\$11,115.90	81	\$4,862.26	\$5,978.30	\$7,601.53	\$10,342.62	81	\$4,544.16	\$5,587.20	\$7,104.24	\$9,666.00	81	\$4,089.74	\$5,028.48	\$6,393.82	\$8,699.40
82	\$5,455.97	\$6,708.18	\$8,530.33	\$11,605.80	82	\$5,076.42	\$6,241.52	\$7,936.92	\$10,798.44	82	\$4,744.32	\$5,833.20	\$7,417.68	\$10,092.00	82	\$4,269.89	\$5,249.88	\$6,675.91	\$9,082.80
83	\$5,686.15	\$6,991.08	\$8,890.79	\$12,095.70	83	\$5,290.60	\$6,504.74	\$8,272.30	\$11,254.26	83	\$4,944.48	\$6,079.20	\$7,731.12	\$10,518.00	83	\$4,450.03	\$5,471.28	\$6,958.01	\$9,466.20
84	\$5,916.34	\$7,273.98	\$9,251.24	\$12,585.60	84	\$5,504.76	\$6,767.96	\$8,607.68	\$11,710.08	84	\$5,144.64	\$6,325.20	\$8,044.56	\$10,944.00	84	\$4,630.18	\$5,692.68	\$7,240.10	\$9,849.60
85+	\$6,146.52	\$7,556.88	\$9,611.70	\$13,075.50	85+	\$5,718.94	\$7,031.18	\$8,943.06	\$12,165.90	85+	\$5,344.80	\$6,571.20	\$8,358.00	\$11,370.00	85+	\$4,810.32	\$5,914.08	\$7,522.20	\$10,233.00

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHR 2002)
5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$802.58	\$976.64	\$1,230.95	\$1,660.28	18-44	\$746.75	\$908.70	\$1,145.32	\$1,544.78	18-44	\$697.90	\$849.25	\$1,070.39	\$1,443.72	18-44	\$628.10	\$764.33	\$963.35	\$1,299.35
45-49	\$1,042.32	\$1,268.36	\$1,598.63	\$2,156.21	45-49	\$969.80	\$1,180.13	\$1,487.42	\$2,006.21	45-49	\$906.36	\$1,102.92	\$1,390.12	\$1,874.96	45-49	\$815.72	\$992.63	\$1,251.11	\$1,687.46
50	\$1,145.40	\$1,393.80	\$1,756.74	\$2,369.46	50	\$1,065.72	\$1,296.84	\$1,634.53	\$2,204.63	50	\$996.00	\$1,212.00	\$1,527.60	\$2,060.40	50	\$896.40	\$1,090.80	\$1,374.84	\$1,854.36
51	\$1,185.97	\$1,444.31	\$1,821.05	\$2,457.50	51	\$1,103.47	\$1,343.83	\$1,694.36	\$2,286.55	51	\$1,031.28	\$1,255.92	\$1,583.52	\$2,136.96	51	\$928.15	\$1,130.33	\$1,425.17	\$1,923.26
52	\$1,226.54	\$1,494.82	\$1,885.36	\$2,545.55	52	\$1,141.22	\$1,390.82	\$1,754.20	\$2,368.46	52	\$1,066.56	\$1,299.84	\$1,639.44	\$2,213.52	52	\$959.90	\$1,169.86	\$1,475.50	\$1,992.17
53	\$1,267.12	\$1,545.32	\$1,949.66	\$2,633.59	53	\$1,178.96	\$1,437.83	\$1,814.04	\$2,450.39	53	\$1,101.84	\$1,343.76	\$1,695.36	\$2,290.08	53	\$991.66	\$1,209.38	\$1,525.82	\$2,061.07
54	\$1,307.69	\$1,595.83	\$2,013.97	\$2,721.64	54	\$1,216.72	\$1,484.82	\$1,873.87	\$2,532.30	54	\$1,137.12	\$1,387.68	\$1,751.28	\$2,366.64	54	\$1,023.41	\$1,248.91	\$1,576.15	\$2,129.98
55	\$1,348.26	\$1,646.34	\$2,078.28	\$2,809.68	55	\$1,254.47	\$1,531.81	\$1,933.70	\$2,614.22	55	\$1,172.40	\$1,431.60	\$1,807.20	\$2,443.20	55	\$1,055.16	\$1,288.44	\$1,626.48	\$2,198.88
56	\$1,408.70	\$1,720.86	\$2,173.50	\$2,939.68	56	\$1,310.71	\$1,601.15	\$2,022.30	\$2,735.17	56	\$1,224.96	\$1,496.40	\$1,890.00	\$2,556.24	56	\$1,102.46	\$1,346.76	\$1,701.00	\$2,300.62
57	\$1,469.15	\$1,795.38	\$2,268.72	\$3,069.67	57	\$1,366.94	\$1,670.48	\$2,110.90	\$2,856.13	57	\$1,277.52	\$1,561.20	\$1,972.80	\$2,669.28	57	\$1,149.77	\$1,405.08	\$1,775.52	\$2,402.35
58	\$1,529.59	\$1,869.90	\$2,363.94	\$3,199.67	58	\$1,423.19	\$1,739.82	\$2,199.49	\$2,977.08	58	\$1,330.08	\$1,626.00	\$2,055.60	\$2,782.32	58	\$1,197.07	\$1,463.40	\$1,850.04	\$2,504.09
59	\$1,590.04	\$1,944.42	\$2,459.16	\$3,329.66	59	\$1,479.42	\$1,809.16	\$2,288.09	\$3,098.04	59	\$1,382.64	\$1,690.80	\$2,138.40	\$2,895.36	59	\$1,244.38	\$1,521.72	\$1,924.56	\$2,605.82
60	\$1,650.48	\$2,018.94	\$2,554.38	\$3,459.66	60	\$1,535.66	\$1,878.49	\$2,376.68	\$3,218.99	60	\$1,435.20	\$1,755.60	\$2,221.20	\$3,008.40	60	\$1,291.68	\$1,580.04	\$1,999.08	\$2,707.56
61	\$1,741.56	\$2,131.55	\$2,698.45	\$3,656.45	61	\$1,620.41	\$1,983.26	\$2,510.74	\$3,402.08	61	\$1,514.40	\$1,853.52	\$2,346.48	\$3,179.52	61	\$1,362.96	\$1,668.17	\$2,111.83	\$2,861.57
62	\$1,832.64	\$2,244.16	\$2,842.52	\$3,853.24	62	\$1,705.15	\$2,088.04	\$2,644.79	\$3,585.18	62	\$1,593.60	\$1,951.44	\$2,471.76	\$3,350.64	62	\$1,434.24	\$1,756.30	\$2,224.58	\$3,015.58
63	\$1,923.72	\$2,356.76	\$2,986.60	\$4,050.02	63	\$1,789.90	\$2,192.82	\$2,778.83	\$3,768.29	63	\$1,672.80	\$2,049.36	\$2,597.04	\$3,521.76	63	\$1,505.52	\$1,844.42	\$2,337.34	\$3,169.58
64	\$2,014.80	\$2,469.37	\$3,130.67	\$4,246.81	64	\$1,874.64	\$2,297.59	\$2,912.88	\$3,951.38	64	\$1,752.00	\$2,147.28	\$2,722.32	\$3,692.88	64	\$1,576.80	\$1,932.55	\$2,450.09	\$3,323.59
65	\$2,105.88	\$2,581.98	\$3,274.74	\$4,443.60	65	\$1,959.38	\$2,402.36	\$3,046.93	\$4,134.48	65	\$1,831.20	\$2,245.20	\$2,847.60	\$3,864.00	65	\$1,648.08	\$2,020.68	\$2,562.84	\$3,477.60
66	\$2,293.84	\$2,814.10	\$3,571.72	\$4,849.60	66	\$2,134.26	\$2,618.33	\$3,323.24	\$4,512.23	66	\$1,994.64	\$2,447.04	\$3,105.84	\$4,217.04	66	\$1,795.18	\$2,202.34	\$2,795.26	\$3,795.34
67	\$2,481.79	\$3,046.21	\$3,868.69	\$5,255.59	67	\$2,309.15	\$2,834.30	\$3,599.57	\$4,889.99	67	\$2,158.08	\$2,648.88	\$3,364.08	\$4,570.08	67	\$1,942.27	\$2,383.99	\$3,027.67	\$4,113.07
68	\$2,669.75	\$3,278.33	\$4,165.67	\$5,661.59	68	\$2,484.02	\$3,050.27	\$3,875.88	\$5,267.74	68	\$2,321.52	\$2,850.72	\$3,622.32	\$4,923.12	68	\$2,089.37	\$2,565.65	\$3,260.09	\$4,430.81
69	\$2,857.70	\$3,510.44	\$4,462.64	\$6,067.58	69	\$2,658.91	\$3,266.24	\$4,152.20	\$5,645.50	69	\$2,484.96	\$3,052.56	\$3,880.56	\$5,276.16	69	\$2,236.46	\$2,747.30	\$3,492.50	\$4,748.54
70	\$3,045.66	\$3,742.56	\$4,759.62	\$6,473.58	70	\$2,833.79	\$3,482.21	\$4,428.52	\$6,023.24	70	\$2,648.40	\$3,254.40	\$4,138.80	\$5,629.20	70	\$2,383.56	\$2,928.96	\$3,724.92	\$5,066.28
71	\$3,326.08	\$4,088.11	\$5,199.84	\$7,073.60	71	\$3,094.69	\$3,803.72	\$4,838.11	\$6,581.53	71	\$2,892.24	\$3,554.88	\$4,521.60	\$6,150.96	71	\$2,603.02	\$3,199.39	\$4,069.44	\$5,535.86
72	\$3,606.49	\$4,433.66	\$5,640.06	\$7,673.63	72	\$3,355.61	\$4,125.24	\$5,247.71	\$7,139.81	72	\$3,136.08	\$3,855.36	\$4,904.40	\$6,672.72	72	\$2,822.47	\$3,469.82	\$4,413.96	\$6,005.45
73	\$3,886.91	\$4,779.22	\$6,080.28	\$8,273.65	73	\$3,616.51	\$4,446.74	\$5,657.30	\$7,698.10	73	\$3,379.92	\$4,155.84	\$5,287.20	\$7,194.48	73	\$3,041.93	\$3,740.26	\$4,758.48	\$6,475.03
74	\$4,167.32	\$5,124.77	\$6,520.50	\$8,873.68	74	\$3,877.43	\$4,768.26	\$6,066.90	\$8,256.37	74	\$3,623.76	\$4,456.32	\$5,670.00	\$7,716.24	74	\$3,261.38	\$4,010.69	\$5,103.00	\$6,944.62
75	\$4,447.74	\$5,470.32	\$6,960.72	\$9,473.70	75	\$4,138.33	\$5,089.78	\$6,476.50	\$8,814.66	75	\$3,867.60	\$4,756.80	\$6,052.80	\$8,238.00	75	\$3,480.84	\$4,281.12	\$5,447.52	\$7,414.20
76	\$4,828.07	\$5,940.07	\$7,560.47	\$10,292.59	76	\$4,492.20	\$5,526.85	\$7,034.52	\$9,576.59	76	\$4,198.32	\$5,165.28	\$6,574.32	\$8,950.08	76	\$3,778.49	\$4,648.75	\$5,916.89	\$8,055.07
77	\$5,208.40	\$6,409.82	\$8,160.22	\$11,111.48	77	\$4,846.07	\$5,963.93	\$7,592.54	\$10,338.52	77	\$4,529.04	\$5,573.76	\$7,095.84	\$9,662.16	77	\$4,076.14	\$5,016.38	\$6,386.26	\$8,695.94
78	\$5,588.72	\$6,879.58	\$8,759.96	\$11,930.38	78	\$5,199.95	\$6,400.99	\$8,150.58	\$11,100.43	78	\$4,859.76	\$5,982.24	\$7,617.36	\$10,374.24	78	\$4,373.78	\$5,384.02	\$6,855.62	\$9,336.82
79	\$5,969.05	\$7,349.33	\$9,359.71	\$12,749.27	79	\$5,553.82	\$6,838.07	\$8,708.60	\$11,862.36	79	\$5,190.48	\$6,390.72	\$8,138.88	\$11,086.32	79	\$4,671.43	\$5,751.65	\$7,324.99	\$9,977.69
80	\$6,349.38	\$7,819.08	\$9,959.46	\$13,568.16	80	\$5,907.68	\$7,275.14	\$9,266.63	\$12,624.29	80	\$5,521.20	\$6,799.20	\$8,660.40	\$11,798.40	80	\$4,969.08	\$6,119.28	\$7,794.36	\$10,618.56
81	\$6,638.35	\$8,175.40	\$10,412.65	\$14,185.57	81	\$6,176.56	\$7,606.67	\$9,688.30	\$13,198.75	81	\$5,772.48	\$7,109.04	\$9,054.48	\$12,335.28	81	\$5,195.23	\$6,398.14	\$8,149.03	\$11,101.75
82	\$6,927.32	\$8,531.71	\$10,865.84	\$14,802.98	82	\$6,445.43	\$7,938.20	\$10,109.96	\$13,773.22	82	\$6,023.76	\$7,418.88	\$9,448.56	\$12,872.16	82	\$5,421.38	\$6,676.99	\$8,503.70	\$11,584.94
83	\$7,216.30	\$8,888.03	\$11,319.04	\$15,420.40	83	\$6,714.29	\$8,269.73	\$10,531.62	\$14,347.67	83	\$6,275.04	\$7,728.72	\$9,842.64	\$13,409.04	83	\$5,647.54	\$6,955.85	\$8,858.38	\$12,068.14
84	\$7,505.27	\$9,244.34	\$11,772.23	\$16,037.81	84	\$6,983.16	\$8,601.26	\$10,953.29	\$14,922.13	84	\$6,526.32	\$8,038.56	\$10,236.72	\$13,945.92	84	\$5,873.69	\$7,234.70	\$9,213.05	\$12,551.33
85+	\$7,794.24	\$9,600.66	\$12,225.42	\$16,655.22	85+	\$7,252.03	\$8,932.79	\$11,374.96	\$15,496.60	85+	\$6,777.60	\$8,348.40	\$10,630.80	\$14,482.80	85+	\$6,099.84	\$7,513.56	\$9,567.72	\$13,034.52

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$452.54	\$544.39	\$676.87	\$900.24	18-44	\$421.07	\$506.52	\$629.78	\$837.61	18-44	\$393.52	\$473.39	\$588.59	\$782.82	18-44	\$354.17	\$426.05	\$529.73	\$704.54
45-49	\$587.71	\$707.02	\$879.06	\$1,169.15	45-49	\$546.83	\$657.83	\$817.91	\$1,087.81	45-49	\$511.06	\$614.80	\$764.40	\$1,016.65	45-49	\$459.95	\$553.32	\$687.96	\$914.99
50	\$645.84	\$776.94	\$966.00	\$1,284.78	50	\$600.91	\$722.89	\$898.80	\$1,195.40	50	\$561.60	\$675.60	\$840.00	\$1,117.20	50	\$505.44	\$608.04	\$756.00	\$1,005.48
51	\$677.03	\$815.30	\$1,015.13	\$1,352.12	51	\$629.93	\$758.59	\$944.51	\$1,258.07	51	\$588.72	\$708.96	\$882.72	\$1,175.76	51	\$529.85	\$638.06	\$794.45	\$1,058.18
52	\$708.22	\$853.67	\$1,064.26	\$1,419.47	52	\$658.94	\$794.28	\$990.22	\$1,320.72	52	\$615.84	\$742.32	\$925.44	\$1,234.32	52	\$554.26	\$668.09	\$832.90	\$1,110.89
53	\$739.40	\$892.03	\$1,113.38	\$1,486.81	53	\$687.97	\$829.98	\$1,035.94	\$1,383.38	53	\$642.96	\$775.68	\$968.16	\$1,292.88	53	\$578.66	\$698.11	\$871.34	\$1,163.59
54	\$770.59	\$930.40	\$1,162.51	\$1,554.16	54	\$716.99	\$865.67	\$1,081.64	\$1,446.04	54	\$670.08	\$809.04	\$1,010.88	\$1,351.44	54	\$603.07	\$728.14	\$909.79	\$1,216.30
55	\$801.78	\$968.76	\$1,211.64	\$1,621.50	55	\$746.00	\$901.37	\$1,127.35	\$1,508.70	55	\$697.20	\$842.40	\$1,053.60	\$1,410.00	55	\$627.48	\$758.16	\$948.24	\$1,269.00
56	\$849.80	\$1,027.82	\$1,286.99	\$1,724.45	56	\$790.69	\$956.33	\$1,197.46	\$1,604.48	56	\$738.96	\$893.76	\$1,119.12	\$1,499.52	56	\$665.06	\$804.38	\$1,007.21	\$1,349.57
57	\$897.83	\$1,086.89	\$1,362.34	\$1,827.40	57	\$835.37	\$1,011.28	\$1,267.56	\$1,700.27	57	\$780.72	\$945.12	\$1,184.64	\$1,589.04	57	\$702.65	\$850.61	\$1,066.18	\$1,430.14
58	\$945.85	\$1,145.95	\$1,437.68	\$1,930.34	58	\$880.06	\$1,066.24	\$1,337.68	\$1,796.06	58	\$822.48	\$996.48	\$1,250.16	\$1,678.56	58	\$740.23	\$896.83	\$1,125.14	\$1,510.70
59	\$993.88	\$1,205.02	\$1,513.03	\$2,033.29	59	\$924.73	\$1,121.18	\$1,407.78	\$1,891.85	59	\$864.24	\$1,047.84	\$1,315.68	\$1,768.08	59	\$777.82	\$943.06	\$1,184.11	\$1,591.27
60	\$1,041.90	\$1,264.08	\$1,588.38	\$2,136.24	60	\$969.42	\$1,176.14	\$1,477.88	\$1,987.63	60	\$906.00	\$1,099.20	\$1,381.20	\$1,857.60	60	\$815.40	\$989.28	\$1,243.08	\$1,671.84
61	\$1,115.32	\$1,355.16	\$1,704.85	\$2,295.22	61	\$1,037.72	\$1,260.89	\$1,586.26	\$2,135.54	61	\$969.84	\$1,178.40	\$1,482.48	\$1,995.84	61	\$872.86	\$1,060.56	\$1,334.23	\$1,796.26
62	\$1,188.73	\$1,446.24	\$1,821.32	\$2,454.19	62	\$1,106.04	\$1,345.63	\$1,694.63	\$2,283.47	62	\$1,033.68	\$1,257.60	\$1,583.76	\$2,134.08	62	\$930.31	\$1,131.84	\$1,425.38	\$1,920.67
63	\$1,262.15	\$1,537.32	\$1,937.80	\$2,613.17	63	\$1,174.34	\$1,430.38	\$1,802.99	\$2,431.38	63	\$1,097.52	\$1,336.80	\$1,685.04	\$2,272.32	63	\$987.77	\$1,203.12	\$1,516.54	\$2,045.09
64	\$1,335.56	\$1,628.40	\$2,054.27	\$2,772.14	64	\$1,242.66	\$1,515.12	\$1,911.36	\$2,579.30	64	\$1,161.36	\$1,416.00	\$1,786.32	\$2,410.56	64	\$1,045.22	\$1,274.40	\$1,607.69	\$2,169.50
65	\$1,408.98	\$1,719.48	\$2,170.74	\$2,931.12	65	\$1,310.96	\$1,599.86	\$2,019.73	\$2,727.22	65	\$1,225.20	\$1,495.20	\$1,887.60	\$2,548.80	65	\$1,102.68	\$1,345.68	\$1,698.84	\$2,293.92
66	\$1,551.95	\$1,896.12	\$2,396.23	\$3,239.41	66	\$1,443.98	\$1,764.22	\$2,229.54	\$3,014.06	66	\$1,349.52	\$1,648.80	\$2,083.68	\$2,816.88	66	\$1,214.57	\$1,483.92	\$1,875.31	\$2,535.19
67	\$1,694.92	\$2,072.76	\$2,621.72	\$3,547.70	67	\$1,577.00	\$1,928.57	\$2,439.35	\$3,300.91	67	\$1,473.84	\$1,802.40	\$2,279.76	\$3,084.96	67	\$1,326.46	\$1,622.16	\$2,051.78	\$2,776.46
68	\$1,837.88	\$2,249.40	\$2,847.22	\$3,856.00	68	\$1,710.04	\$2,092.92	\$2,649.14	\$3,587.75	68	\$1,598.16	\$1,956.00	\$2,475.84	\$3,353.04	68	\$1,438.34	\$1,760.40	\$2,228.26	\$3,017.74
69	\$1,980.85	\$2,426.04	\$3,072.71	\$4,164.29	69	\$1,843.06	\$2,257.27	\$2,858.95	\$3,874.60	69	\$1,722.48	\$2,109.60	\$2,671.92	\$3,621.12	69	\$1,550.23	\$1,898.64	\$2,404.73	\$3,259.01
70	\$2,123.82	\$2,602.68	\$3,298.20	\$4,472.58	70	\$1,976.08	\$2,421.62	\$3,068.76	\$4,161.44	70	\$1,846.80	\$2,263.20	\$2,868.00	\$3,889.20	70	\$1,662.12	\$2,036.88	\$2,581.20	\$3,500.28
71	\$2,347.10	\$2,877.02	\$3,647.34	\$4,947.58	71	\$2,183.83	\$2,676.89	\$3,393.61	\$4,603.39	71	\$2,040.96	\$2,501.76	\$3,171.60	\$4,302.24	71	\$1,836.86	\$2,251.58	\$2,854.44	\$3,872.02
72	\$2,570.39	\$3,151.37	\$3,996.48	\$5,422.57	72	\$2,391.58	\$2,932.14	\$3,718.46	\$5,045.35	72	\$2,235.12	\$2,740.32	\$3,475.20	\$4,715.28	72	\$2,011.61	\$2,466.29	\$3,127.68	\$4,243.75
73	\$2,793.67	\$3,425.71	\$4,345.62	\$5,897.57	73	\$2,599.33	\$3,187.40	\$4,043.32	\$5,487.30	73	\$2,429.28	\$2,978.88	\$3,778.80	\$5,128.32	73	\$2,186.35	\$2,680.99	\$3,400.92	\$4,615.49
74	\$3,016.96	\$3,700.06	\$4,694.76	\$6,372.56	74	\$2,807.08	\$3,442.66	\$4,368.17	\$5,929.26	74	\$2,623.44	\$3,217.44	\$4,082.40	\$5,541.36	74	\$2,361.10	\$2,895.70	\$3,674.16	\$4,987.22
75	\$3,240.24	\$3,974.40	\$5,043.90	\$6,847.56	75	\$3,014.83	\$3,697.92	\$4,693.02	\$6,371.21	75	\$2,817.60	\$3,456.00	\$4,386.00	\$5,954.40	75	\$2,535.84	\$3,110.40	\$3,947.40	\$5,358.96
76	\$3,549.91	\$4,356.66	\$5,531.32	\$7,513.27	76	\$3,302.96	\$4,053.59	\$5,146.52	\$6,990.61	76	\$3,086.88	\$3,788.40	\$4,809.84	\$6,533.28	76	\$2,778.19	\$3,409.56	\$4,328.86	\$5,879.95
77	\$3,859.58	\$4,738.92	\$6,018.73	\$8,178.98	77	\$3,591.10	\$4,409.26	\$5,600.04	\$7,610.02	77	\$3,356.16	\$4,120.80	\$5,233.68	\$7,112.16	77	\$3,020.54	\$3,708.72	\$4,710.31	\$6,400.94
78	\$4,169.26	\$5,121.18	\$6,506.15	\$8,844.70	78	\$3,879.22	\$4,764.92	\$6,053.54	\$8,229.41	78	\$3,625.44	\$4,453.20	\$5,657.52	\$7,691.04	78	\$3,262.90	\$4,007.88	\$5,091.77	\$6,921.94
79	\$4,478.93	\$5,503.44	\$6,993.56	\$9,510.41	79	\$4,167.35	\$5,120.59	\$6,507.06	\$8,848.81	79	\$3,894.72	\$4,785.60	\$6,081.36	\$8,269.92	79	\$3,505.25	\$4,307.04	\$5,473.22	\$7,442.93
80	\$4,788.60	\$5,885.70	\$7,480.98	\$10,176.12	80	\$4,455.48	\$5,476.26	\$6,960.56	\$9,468.22	80	\$4,164.00	\$5,118.00	\$6,505.20	\$8,848.80	80	\$3,747.60	\$4,606.20	\$5,854.68	\$7,963.92
81	\$5,030.93	\$6,184.06	\$7,860.76	\$10,692.52	81	\$4,680.95	\$5,753.86	\$7,313.92	\$9,948.68	81	\$4,374.72	\$5,377.44	\$6,835.44	\$9,297.84	81	\$3,937.25	\$4,839.70	\$6,151.90	\$8,368.06
82	\$5,273.26	\$6,482.41	\$8,240.53	\$11,208.91	82	\$4,906.42	\$6,031.46	\$7,667.28	\$10,429.16	82	\$4,585.44	\$5,636.88	\$7,165.68	\$9,746.88	82	\$4,126.90	\$5,073.19	\$6,449.11	\$8,772.19
83	\$5,515.58	\$6,780.77	\$8,620.31	\$11,725.31	83	\$5,131.90	\$6,309.06	\$8,020.63	\$10,909.63	83	\$4,796.16	\$5,896.32	\$7,495.92	\$10,195.92	83	\$4,316.54	\$5,306.69	\$6,746.33	\$9,176.33
84	\$5,757.91	\$7,079.12	\$9,000.08	\$12,241.70	84	\$5,357.36	\$6,586.67	\$8,374.00	\$11,390.11	84	\$5,006.88	\$6,155.76	\$7,826.16	\$10,644.96	84	\$4,506.19	\$5,540.18	\$7,043.54	\$9,580.46
85+	\$6,000.24	\$7,377.48	\$9,379.86	\$12,758.10	85+	\$5,582.83	\$6,864.26	\$8,727.35	\$11,870.58	85+	\$5,217.60	\$6,415.20	\$8,156.40	\$11,094.00	85+	\$4,695.84	\$5,773.68	\$7,340.76	\$9,984.60

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHR 2002)
5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$569.54	\$688.49	\$862.52	\$1,155.53	18-44	\$529.92	\$640.58	\$802.52	\$1,075.14	18-44	\$495.25	\$598.68	\$750.02	\$1,004.81	18-44	\$445.73	\$538.81	\$675.02	\$904.33
45-49	\$739.67	\$894.13	\$1,120.18	\$1,500.68	45-49	\$688.21	\$831.92	\$1,042.25	\$1,396.28	45-49	\$643.19	\$777.50	\$974.06	\$1,304.94	45-49	\$578.87	\$699.76	\$876.66	\$1,174.45
50	\$812.82	\$982.56	\$1,230.96	\$1,649.10	50	\$756.28	\$914.21	\$1,145.33	\$1,534.38	50	\$706.80	\$854.40	\$1,070.40	\$1,434.00	50	\$636.12	\$768.96	\$963.36	\$1,290.60
51	\$852.84	\$1,032.24	\$1,293.89	\$1,735.21	51	\$793.51	\$960.43	\$1,203.88	\$1,614.50	51	\$741.60	\$897.60	\$1,125.12	\$1,508.88	51	\$667.44	\$807.84	\$1,012.61	\$1,357.99
52	\$892.86	\$1,081.92	\$1,356.82	\$1,821.32	52	\$830.75	\$1,006.66	\$1,262.42	\$1,694.63	52	\$776.40	\$940.80	\$1,179.84	\$1,583.76	52	\$698.76	\$846.72	\$1,061.86	\$1,425.38
53	\$932.88	\$1,131.60	\$1,419.74	\$1,907.44	53	\$867.98	\$1,052.88	\$1,320.98	\$1,774.74	53	\$811.20	\$984.00	\$1,234.56	\$1,658.64	53	\$730.08	\$885.60	\$1,111.10	\$1,492.78
54	\$972.90	\$1,181.28	\$1,482.67	\$1,993.55	54	\$905.22	\$1,099.10	\$1,379.53	\$1,854.86	54	\$846.00	\$1,027.20	\$1,289.28	\$1,733.52	54	\$761.40	\$924.48	\$1,160.35	\$1,560.17
55	\$1,012.92	\$1,230.96	\$1,545.60	\$2,079.66	55	\$942.46	\$1,145.33	\$1,438.08	\$1,934.99	55	\$880.80	\$1,070.40	\$1,344.00	\$1,808.40	55	\$792.72	\$963.36	\$1,209.60	\$1,627.56
56	\$1,074.19	\$1,306.31	\$1,642.48	\$2,211.59	56	\$999.47	\$1,215.43	\$1,528.21	\$2,057.74	56	\$934.08	\$1,135.92	\$1,428.24	\$1,923.12	56	\$840.67	\$1,022.33	\$1,285.42	\$1,730.81
57	\$1,135.46	\$1,381.66	\$1,739.35	\$2,343.52	57	\$1,056.48	\$1,285.54	\$1,618.36	\$2,180.48	57	\$987.36	\$1,201.44	\$1,512.48	\$2,037.84	57	\$888.62	\$1,081.30	\$1,361.23	\$1,834.06
58	\$1,196.74	\$1,457.00	\$1,836.23	\$2,475.44	58	\$1,113.48	\$1,355.65	\$1,708.49	\$2,303.24	58	\$1,040.64	\$1,266.96	\$1,596.72	\$2,152.56	58	\$936.58	\$1,140.26	\$1,437.05	\$1,937.30
59	\$1,258.01	\$1,532.35	\$1,933.10	\$2,607.37	59	\$1,170.49	\$1,425.76	\$1,798.63	\$2,425.99	59	\$1,093.92	\$1,332.48	\$1,680.96	\$2,267.28	59	\$984.53	\$1,199.23	\$1,512.86	\$2,040.55
60	\$1,319.28	\$1,607.70	\$2,029.98	\$2,739.30	60	\$1,227.50	\$1,495.86	\$1,888.76	\$2,548.74	60	\$1,147.20	\$1,398.00	\$1,765.20	\$2,382.00	60	\$1,032.48	\$1,258.20	\$1,588.68	\$2,143.80
61	\$1,413.40	\$1,724.17	\$2,178.47	\$2,942.71	61	\$1,315.07	\$1,604.23	\$2,026.92	\$2,738.00	61	\$1,229.04	\$1,499.28	\$1,894.32	\$2,558.88	61	\$1,106.14	\$1,349.35	\$1,704.89	\$2,302.99
62	\$1,507.51	\$1,840.64	\$2,326.96	\$3,146.12	62	\$1,402.64	\$1,712.60	\$2,165.08	\$2,927.27	62	\$1,310.88	\$1,600.56	\$2,023.44	\$2,735.76	62	\$1,179.79	\$1,440.50	\$1,821.10	\$2,462.18
63	\$1,601.63	\$1,957.12	\$2,475.44	\$3,349.54	63	\$1,490.21	\$1,820.96	\$2,303.24	\$3,116.52	63	\$1,392.72	\$1,701.84	\$2,152.56	\$2,912.64	63	\$1,253.45	\$1,531.66	\$1,937.30	\$2,621.38
64	\$1,695.74	\$2,073.59	\$2,623.93	\$3,552.95	64	\$1,577.78	\$1,929.34	\$2,441.40	\$3,305.78	64	\$1,474.56	\$1,803.12	\$2,281.68	\$3,089.52	64	\$1,327.10	\$1,622.81	\$2,053.51	\$2,780.57
65	\$1,789.86	\$2,190.06	\$2,772.42	\$3,756.36	65	\$1,665.35	\$2,037.71	\$2,579.56	\$3,495.05	65	\$1,556.40	\$1,904.40	\$2,410.80	\$3,266.40	65	\$1,400.76	\$1,713.96	\$2,169.72	\$2,939.76
66	\$1,972.02	\$2,415.28	\$3,060.29	\$4,149.94	66	\$1,834.84	\$2,247.25	\$2,847.40	\$3,861.24	66	\$1,714.80	\$2,100.24	\$2,661.12	\$3,608.64	66	\$1,543.32	\$1,890.22	\$2,395.01	\$3,247.78
67	\$2,154.18	\$2,640.49	\$3,348.16	\$4,543.51	67	\$2,004.32	\$2,456.81	\$3,115.24	\$4,227.44	67	\$1,873.20	\$2,296.08	\$2,911.44	\$3,950.88	67	\$1,685.88	\$2,066.47	\$2,620.30	\$3,555.79
68	\$2,336.34	\$2,865.71	\$3,636.02	\$4,937.09	68	\$2,173.81	\$2,666.35	\$3,383.09	\$4,593.64	68	\$2,031.60	\$2,491.92	\$3,161.76	\$4,293.12	68	\$1,828.44	\$2,242.73	\$2,845.58	\$3,863.81
69	\$2,518.50	\$3,090.92	\$3,923.89	\$5,330.66	69	\$2,343.30	\$2,875.91	\$3,650.93	\$4,959.84	69	\$2,190.00	\$2,687.76	\$3,412.08	\$4,635.36	69	\$1,971.00	\$2,418.98	\$3,070.87	\$4,171.82
70	\$2,700.66	\$3,316.14	\$4,211.76	\$5,724.24	70	\$2,512.79	\$3,085.45	\$3,918.77	\$5,326.03	70	\$2,348.40	\$2,883.60	\$3,662.40	\$4,977.60	70	\$2,113.56	\$2,595.24	\$3,296.16	\$4,479.84
71	\$2,983.84	\$3,664.73	\$4,656.40	\$6,329.78	71	\$2,776.26	\$3,409.79	\$4,332.47	\$5,889.46	71	\$2,594.64	\$3,186.72	\$4,049.04	\$5,504.16	71	\$2,335.18	\$2,868.05	\$3,644.14	\$4,953.74
72	\$3,267.01	\$4,013.32	\$5,101.03	\$6,935.33	72	\$3,039.74	\$3,734.12	\$4,746.18	\$6,452.87	72	\$2,840.88	\$3,489.84	\$4,435.68	\$6,030.72	72	\$2,556.79	\$3,140.86	\$3,992.11	\$5,427.65
73	\$3,550.19	\$4,361.90	\$5,545.67	\$7,540.87	73	\$3,303.22	\$4,058.47	\$5,159.88	\$7,016.29	73	\$3,087.12	\$3,792.96	\$4,822.32	\$6,557.28	73	\$2,778.41	\$3,413.66	\$4,340.09	\$5,901.55
74	\$3,833.36	\$4,710.49	\$5,990.30	\$8,146.42	74	\$3,566.70	\$4,382.81	\$5,573.59	\$7,579.70	74	\$3,333.36	\$4,096.08	\$5,208.96	\$7,083.84	74	\$3,000.02	\$3,686.47	\$4,688.06	\$6,375.46
75	\$4,116.54	\$5,059.08	\$6,434.94	\$8,751.96	75	\$3,830.17	\$4,707.14	\$5,987.29	\$8,143.13	75	\$3,579.60	\$4,399.20	\$5,595.60	\$7,610.40	75	\$3,221.64	\$3,959.28	\$5,036.04	\$6,849.36
76	\$4,510.12	\$5,545.67	\$7,055.66	\$9,600.11	76	\$4,196.36	\$5,159.88	\$6,564.84	\$8,932.27	76	\$3,921.84	\$4,822.32	\$6,135.36	\$8,347.92	76	\$3,529.66	\$4,340.09	\$5,521.82	\$7,513.13
77	\$4,903.69	\$6,032.26	\$7,676.39	\$10,448.26	77	\$4,562.57	\$5,612.62	\$7,142.38	\$9,721.42	77	\$4,264.08	\$5,245.44	\$6,675.12	\$9,085.44	77	\$3,837.67	\$4,720.90	\$6,007.61	\$8,176.90
78	\$5,297.27	\$6,518.84	\$8,297.11	\$11,296.40	78	\$4,928.76	\$6,065.36	\$7,719.92	\$10,510.57	78	\$4,606.32	\$5,668.56	\$7,214.88	\$9,822.96	78	\$4,145.69	\$5,101.70	\$6,493.39	\$8,840.66
79	\$5,690.84	\$7,005.43	\$8,917.84	\$12,144.55	79	\$5,294.96	\$6,518.10	\$8,297.46	\$11,299.72	79	\$4,948.56	\$6,091.68	\$7,754.64	\$10,560.48	79	\$4,453.70	\$5,482.51	\$6,979.18	\$9,504.43
80	\$6,084.42	\$7,492.02	\$9,538.56	\$12,992.70	80	\$5,661.16	\$6,970.84	\$8,875.01	\$12,088.86	80	\$5,290.80	\$6,514.80	\$8,294.40	\$11,298.00	80	\$4,761.72	\$5,863.32	\$7,464.96	\$10,168.20
81	\$6,389.12	\$7,867.38	\$10,016.87	\$13,644.06	81	\$5,944.67	\$7,320.08	\$9,320.04	\$12,694.91	81	\$5,555.76	\$6,841.20	\$8,710.32	\$11,864.40	81	\$5,000.18	\$6,157.08	\$7,839.29	\$10,677.96
82	\$6,693.83	\$8,242.74	\$10,495.18	\$14,295.42	82	\$6,228.17	\$7,669.33	\$9,765.07	\$13,300.96	82	\$5,820.72	\$7,167.60	\$9,126.24	\$12,430.80	82	\$5,238.65	\$6,450.84	\$8,213.62	\$11,187.72
83	\$6,998.53	\$8,618.10	\$10,973.48	\$14,946.78	83	\$6,511.68	\$8,018.58	\$10,210.12	\$13,907.00	83	\$6,085.68	\$7,494.00	\$9,542.16	\$12,997.20	83	\$5,477.11	\$6,744.60	\$8,587.94	\$11,697.48
84	\$7,303.24	\$8,993.46	\$11,451.79	\$15,598.14	84	\$6,795.18	\$8,367.83	\$10,655.15	\$14,513.05	84	\$6,350.64	\$7,820.40	\$9,958.08	\$13,563.60	84	\$5,715.58	\$7,038.36	\$8,962.27	\$12,207.24
85+	\$7,607.94	\$9,368.82	\$11,930.10	\$16,249.50	85+	\$7,078.69	\$8,717.08	\$11,100.18	\$15,119.10	85+	\$6,615.60	\$8,146.80	\$10,374.00	\$14,130.00	85+	\$5,954.04	\$7,332.12	\$9,336.60	\$12,717.00

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
Guaranteed Purchase Inflation Protection

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$397.44	\$461.84	\$555.68	\$712.08	18-44	\$369.79	\$429.71	\$517.03	\$662.55	18-44	\$345.60	\$401.60	\$483.20	\$619.20	18-44	\$311.04	\$361.44	\$434.88	\$557.28
45-49	\$494.96	\$582.37	\$707.49	\$919.09	45-49	\$460.53	\$541.85	\$658.27	\$855.15	45-49	\$430.40	\$506.40	\$615.20	\$799.20	45-49	\$387.36	\$455.76	\$553.68	\$719.28
50	\$537.28	\$634.80	\$774.64	\$1,010.16	50	\$499.91	\$590.64	\$720.75	\$939.89	50	\$467.20	\$552.00	\$673.60	\$878.40	50	\$420.48	\$496.80	\$606.24	\$790.56
51	\$563.77	\$667.19	\$815.85	\$1,066.47	51	\$524.56	\$620.77	\$759.11	\$992.27	51	\$490.24	\$580.16	\$709.44	\$927.36	51	\$441.21	\$522.15	\$638.49	\$834.63
52	\$590.27	\$699.57	\$857.07	\$1,122.77	52	\$549.21	\$650.89	\$797.45	\$1,044.65	52	\$513.28	\$608.32	\$745.28	\$976.32	52	\$461.95	\$547.49	\$670.75	\$878.69
53	\$616.77	\$731.95	\$898.29	\$1,179.07	53	\$573.85	\$681.04	\$835.79	\$1,097.05	53	\$536.32	\$636.48	\$781.12	\$1,025.28	53	\$482.69	\$572.83	\$703.01	\$922.75
54	\$643.27	\$764.33	\$939.51	\$1,235.37	54	\$598.51	\$711.17	\$874.15	\$1,149.44	54	\$559.36	\$664.64	\$816.96	\$1,074.24	54	\$503.43	\$598.17	\$735.27	\$966.81
55	\$669.76	\$796.72	\$980.72	\$1,291.68	55	\$623.17	\$741.29	\$912.49	\$1,201.83	55	\$582.40	\$692.80	\$852.80	\$1,123.20	55	\$524.16	\$623.52	\$767.52	\$1,010.88
56	\$714.29	\$851.55	\$1,051.01	\$1,387.73	56	\$664.59	\$792.32	\$977.89	\$1,291.19	56	\$621.12	\$740.48	\$913.92	\$1,206.72	56	\$559.01	\$666.43	\$822.53	\$1,086.05
57	\$758.81	\$906.39	\$1,121.29	\$1,483.77	57	\$706.03	\$843.33	\$1,043.29	\$1,380.56	57	\$659.84	\$788.16	\$975.04	\$1,290.24	57	\$593.85	\$709.35	\$877.53	\$1,161.21
58	\$803.35	\$961.21	\$1,191.59	\$1,579.83	58	\$747.45	\$894.35	\$1,108.69	\$1,469.92	58	\$698.56	\$835.84	\$1,036.16	\$1,373.76	58	\$628.71	\$752.25	\$932.55	\$1,236.39
59	\$847.87	\$1,016.05	\$1,261.87	\$1,675.87	59	\$788.89	\$945.36	\$1,174.09	\$1,559.29	59	\$737.28	\$883.52	\$1,097.28	\$1,457.28	59	\$663.55	\$795.17	\$987.55	\$1,311.55
60	\$892.40	\$1,070.88	\$1,332.16	\$1,771.92	60	\$830.32	\$996.39	\$1,239.49	\$1,648.65	60	\$776.00	\$931.20	\$1,158.40	\$1,540.80	60	\$698.40	\$838.08	\$1,042.56	\$1,386.72
61	\$967.11	\$1,163.25	\$1,449.92	\$1,932.37	61	\$899.83	\$1,082.32	\$1,349.05	\$1,797.93	61	\$840.96	\$1,011.52	\$1,260.80	\$1,680.32	61	\$756.87	\$910.37	\$1,134.72	\$1,512.29
62	\$1,041.81	\$1,255.61	\$1,567.68	\$2,092.81	62	\$969.33	\$1,168.27	\$1,458.63	\$1,947.23	62	\$905.92	\$1,091.84	\$1,363.20	\$1,819.84	62	\$815.33	\$982.65	\$1,226.88	\$1,637.85
63	\$1,116.51	\$1,347.99	\$1,685.44	\$2,253.27	63	\$1,038.85	\$1,254.21	\$1,568.19	\$2,096.51	63	\$970.88	\$1,172.16	\$1,465.60	\$1,959.36	63	\$873.79	\$1,054.95	\$1,319.04	\$1,763.43
64	\$1,191.21	\$1,440.35	\$1,803.20	\$2,413.71	64	\$1,108.35	\$1,340.16	\$1,677.76	\$2,245.81	64	\$1,035.84	\$1,252.48	\$1,568.00	\$2,098.88	64	\$932.25	\$1,127.23	\$1,411.20	\$1,888.99
65	\$1,265.92	\$1,532.72	\$1,920.96	\$2,574.16	65	\$1,177.85	\$1,426.09	\$1,787.33	\$2,395.09	65	\$1,100.80	\$1,332.80	\$1,670.40	\$2,238.40	65	\$990.72	\$1,199.52	\$1,503.36	\$2,014.56
66	\$1,412.39	\$1,713.41	\$2,151.69	\$2,889.53	66	\$1,314.13	\$1,594.21	\$2,002.01	\$2,688.53	66	\$1,228.16	\$1,489.92	\$1,871.04	\$2,512.64	66	\$1,105.35	\$1,340.93	\$1,683.93	\$2,261.37
67	\$1,558.85	\$1,894.09	\$2,382.43	\$3,204.91	67	\$1,450.40	\$1,762.33	\$2,216.71	\$2,981.97	67	\$1,355.52	\$1,647.04	\$2,071.68	\$2,786.88	67	\$1,219.97	\$1,482.33	\$1,864.51	\$2,508.19
68	\$1,705.31	\$2,074.79	\$2,613.17	\$3,520.29	68	\$1,586.69	\$1,930.45	\$2,431.37	\$3,275.39	68	\$1,482.88	\$1,804.16	\$2,272.32	\$3,061.12	68	\$1,334.59	\$1,623.75	\$2,045.09	\$2,755.01
69	\$1,851.77	\$2,255.47	\$2,843.91	\$3,835.67	69	\$1,722.96	\$2,098.57	\$2,646.07	\$3,568.83	69	\$1,610.24	\$1,961.28	\$2,472.96	\$3,335.36	69	\$1,449.21	\$1,765.15	\$2,225.67	\$3,001.83
70	\$1,998.24	\$2,436.16	\$3,074.64	\$4,151.04	70	\$1,859.23	\$2,266.69	\$2,860.75	\$3,862.27	70	\$1,737.60	\$2,118.40	\$2,673.60	\$3,609.60	70	\$1,563.84	\$1,906.56	\$2,406.24	\$3,248.64
71	\$2,252.89	\$2,749.33	\$3,472.08	\$4,691.27	71	\$2,096.17	\$2,558.07	\$3,230.55	\$4,364.91	71	\$1,959.04	\$2,390.72	\$3,019.20	\$4,079.36	71	\$1,763.13	\$2,151.65	\$2,717.28	\$3,671.43
72	\$2,507.55	\$3,062.49	\$3,869.52	\$5,231.49	72	\$2,333.12	\$2,849.45	\$3,600.33	\$4,867.55	72	\$2,180.48	\$2,663.04	\$3,364.80	\$4,549.12	72	\$1,962.43	\$2,396.73	\$3,028.32	\$4,094.21
73	\$2,762.21	\$3,375.67	\$4,266.96	\$5,771.71	73	\$2,570.05	\$3,140.83	\$3,970.13	\$5,370.21	73	\$2,401.92	\$2,935.36	\$3,710.40	\$5,018.88	73	\$2,161.73	\$2,641.83	\$3,339.36	\$4,516.99
74	\$3,016.87	\$3,688.83	\$4,664.40	\$6,311.93	74	\$2,806.99	\$3,432.23	\$4,339.92	\$5,872.85	74	\$2,623.36	\$3,207.68	\$4,056.00	\$5,488.64	74	\$2,361.03	\$2,886.91	\$3,650.40	\$4,939.77
75	\$3,271.52	\$4,002.00	\$5,061.84	\$6,852.16	75	\$3,043.93	\$3,723.60	\$4,709.71	\$6,375.49	75	\$2,844.80	\$3,480.00	\$4,401.60	\$5,958.40	75	\$2,560.32	\$3,132.00	\$3,961.44	\$5,362.56
76	\$3,664.55	\$4,486.65	\$5,680.08	\$7,695.99	76	\$3,409.61	\$4,174.55	\$5,284.95	\$7,160.61	76	\$3,186.56	\$3,901.44	\$4,939.20	\$6,692.16	76	\$2,867.91	\$3,511.29	\$4,445.28	\$6,022.95
77	\$4,057.57	\$4,971.31	\$6,298.32	\$8,539.81	77	\$3,775.29	\$4,625.49	\$5,860.17	\$7,945.73	77	\$3,528.32	\$4,322.88	\$5,476.80	\$7,425.92	77	\$3,175.49	\$3,890.59	\$4,929.12	\$6,683.33
78	\$4,450.59	\$5,455.97	\$6,916.56	\$9,383.63	78	\$4,140.99	\$5,076.41	\$6,435.41	\$8,730.87	78	\$3,870.08	\$4,744.32	\$6,014.40	\$8,159.68	78	\$3,483.07	\$4,269.89	\$5,412.96	\$7,343.71
79	\$4,843.61	\$5,940.63	\$7,534.80	\$10,227.45	79	\$4,506.67	\$5,527.36	\$7,010.64	\$9,515.99	79	\$4,211.84	\$5,165.76	\$6,552.00	\$8,893.44	79	\$3,790.65	\$4,649.19	\$5,896.80	\$8,004.09
80	\$5,236.64	\$6,425.28	\$8,153.04	\$11,071.28	80	\$4,872.35	\$5,978.31	\$7,585.87	\$10,301.11	80	\$4,553.60	\$5,587.20	\$7,089.60	\$9,627.20	80	\$4,098.24	\$5,028.48	\$6,380.64	\$8,664.48
81	\$5,573.36	\$6,839.65	\$8,680.75	\$11,789.25	81	\$5,185.65	\$6,363.84	\$8,076.88	\$10,969.12	81	\$4,846.40	\$5,947.52	\$7,548.48	\$10,251.52	81	\$4,361.76	\$5,352.77	\$6,793.63	\$9,226.37
82	\$5,910.08	\$7,254.01	\$9,208.47	\$12,507.21	82	\$5,498.95	\$6,749.39	\$8,567.87	\$11,637.15	82	\$5,139.20	\$6,307.84	\$8,007.36	\$10,875.84	82	\$4,625.28	\$5,677.05	\$7,206.63	\$9,788.25
83	\$6,246.80	\$7,668.39	\$9,736.17	\$13,225.19	83	\$5,812.24	\$7,134.93	\$9,058.88	\$12,305.17	83	\$5,432.00	\$6,668.16	\$8,466.24	\$11,500.16	83	\$4,888.80	\$6,001.35	\$7,619.61	\$10,350.15
84	\$6,583.52	\$8,082.75	\$10,263.89	\$13,943.15	84	\$6,125.53	\$7,520.48	\$9,549.87	\$12,973.20	84	\$5,724.80	\$7,028.48	\$8,925.12	\$12,124.48	84	\$5,152.32	\$6,325.63	\$8,032.61	\$10,912.03
85+	\$6,920.24	\$8,497.12	\$10,791.60	\$14,661.12	85+	\$6,438.83	\$7,906.01	\$10,040.88	\$13,641.21	85+	\$6,017.60	\$7,388.80	\$9,384.00	\$12,748.80	85+	\$5,415.84	\$6,649.92	\$8,445.60	\$11,473.92

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)
Guaranteed Purchase Inflation Protection

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$485.76	\$570.40	\$691.84	\$899.76	18-44	\$451.97	\$530.72	\$643.71	\$837.17	18-44	\$422.40	\$496.00	\$601.60	\$782.40	18-44	\$380.16	\$446.40	\$541.44	\$704.16
45-49	\$609.97	\$722.21	\$887.81	\$1,167.49	45-49	\$567.53	\$671.97	\$826.05	\$1,086.27	45-49	\$530.40	\$628.00	\$772.00	\$1,015.20	45-49	\$477.36	\$565.20	\$694.80	\$913.68
50	\$664.24	\$789.36	\$973.36	\$1,284.32	50	\$618.03	\$734.45	\$905.65	\$1,194.97	50	\$577.60	\$686.40	\$846.40	\$1,116.80	50	\$519.84	\$617.76	\$761.76	\$1,005.12
51	\$697.73	\$831.31	\$1,026.72	\$1,357.19	51	\$649.19	\$773.49	\$955.29	\$1,262.77	51	\$606.72	\$722.88	\$892.80	\$1,180.16	51	\$546.05	\$650.59	\$803.52	\$1,062.15
52	\$731.21	\$873.27	\$1,080.08	\$1,430.05	52	\$680.35	\$812.51	\$1,004.95	\$1,330.56	52	\$635.84	\$759.36	\$939.20	\$1,243.52	52	\$572.25	\$683.43	\$845.28	\$1,119.17
53	\$764.71	\$915.21	\$1,133.44	\$1,502.91	53	\$711.51	\$851.55	\$1,054.59	\$1,398.37	53	\$664.96	\$795.84	\$985.60	\$1,306.88	53	\$598.47	\$716.25	\$887.04	\$1,176.19
54	\$798.19	\$957.17	\$1,186.80	\$1,575.77	54	\$742.67	\$890.57	\$1,104.24	\$1,466.16	54	\$694.08	\$832.32	\$1,032.00	\$1,370.24	54	\$624.67	\$749.09	\$928.80	\$1,233.21
55	\$831.68	\$999.12	\$1,240.16	\$1,648.64	55	\$773.83	\$929.61	\$1,153.89	\$1,533.95	55	\$723.20	\$868.80	\$1,078.40	\$1,433.60	55	\$650.88	\$781.92	\$970.56	\$1,290.24
56	\$889.09	\$1,069.77	\$1,330.32	\$1,771.55	56	\$827.23	\$995.36	\$1,237.77	\$1,648.32	56	\$773.12	\$930.24	\$1,156.80	\$1,540.48	56	\$695.81	\$837.21	\$1,041.12	\$1,386.43
57	\$946.49	\$1,140.43	\$1,420.48	\$1,894.47	57	\$880.65	\$1,061.11	\$1,321.67	\$1,762.67	57	\$823.04	\$991.68	\$1,235.20	\$1,647.36	57	\$740.73	\$892.51	\$1,111.68	\$1,482.63
58	\$1,003.91	\$1,211.09	\$1,510.64	\$2,017.37	58	\$934.07	\$1,126.83	\$1,405.55	\$1,877.04	58	\$872.96	\$1,053.12	\$1,313.60	\$1,754.24	58	\$785.67	\$947.81	\$1,182.24	\$1,578.81
59	\$1,061.31	\$1,281.75	\$1,600.80	\$2,140.29	59	\$987.49	\$1,192.57	\$1,489.44	\$1,991.39	59	\$922.88	\$1,114.56	\$1,392.00	\$1,861.12	59	\$830.59	\$1,003.11	\$1,252.80	\$1,675.01
60	\$1,118.72	\$1,352.40	\$1,690.96	\$2,263.20	60	\$1,040.89	\$1,258.32	\$1,573.33	\$2,105.76	60	\$972.80	\$1,176.00	\$1,470.40	\$1,968.00	60	\$875.52	\$1,058.40	\$1,323.36	\$1,771.20
61	\$1,214.03	\$1,470.16	\$1,841.47	\$2,468.91	61	\$1,129.59	\$1,367.89	\$1,713.37	\$2,297.17	61	\$1,055.68	\$1,278.40	\$1,601.28	\$2,146.88	61	\$950.11	\$1,150.56	\$1,441.15	\$1,932.19
62	\$1,309.35	\$1,587.92	\$1,991.99	\$2,674.63	62	\$1,218.25	\$1,477.45	\$1,853.41	\$2,488.56	62	\$1,138.56	\$1,380.80	\$1,732.16	\$2,325.76	62	\$1,024.71	\$1,242.72	\$1,558.95	\$2,093.19
63	\$1,404.65	\$1,705.68	\$2,142.49	\$2,880.33	63	\$1,306.95	\$1,587.03	\$1,993.45	\$2,679.97	63	\$1,221.44	\$1,483.20	\$1,863.04	\$2,504.64	63	\$1,099.29	\$1,334.88	\$1,676.73	\$2,254.17
64	\$1,499.97	\$1,823.44	\$2,293.01	\$3,086.05	64	\$1,395.61	\$1,696.59	\$2,133.49	\$2,871.36	64	\$1,304.32	\$1,585.60	\$1,993.92	\$2,683.52	64	\$1,173.89	\$1,427.04	\$1,794.53	\$2,415.17
65	\$1,595.28	\$1,941.20	\$2,443.52	\$3,291.76	65	\$1,484.31	\$1,806.16	\$2,273.53	\$3,062.77	65	\$1,387.20	\$1,688.00	\$2,124.80	\$2,862.40	65	\$1,248.48	\$1,519.20	\$1,912.32	\$2,576.16
66	\$1,782.23	\$2,171.93	\$2,738.29	\$3,694.35	66	\$1,658.24	\$2,020.85	\$2,547.79	\$3,437.36	66	\$1,549.76	\$1,888.64	\$2,381.12	\$3,212.48	66	\$1,394.79	\$1,699.77	\$2,143.01	\$2,891.23
67	\$1,969.17	\$2,402.67	\$3,033.05	\$4,096.95	67	\$1,832.17	\$2,235.53	\$2,822.07	\$3,811.93	67	\$1,712.32	\$2,089.28	\$2,637.44	\$3,562.56	67	\$1,541.09	\$1,880.35	\$2,373.69	\$3,206.31
68	\$2,156.11	\$2,633.41	\$3,327.83	\$4,499.53	68	\$2,006.13	\$2,450.21	\$3,096.32	\$4,186.53	68	\$1,874.88	\$2,289.92	\$2,893.76	\$3,912.64	68	\$1,687.39	\$2,060.93	\$2,604.39	\$3,521.37
69	\$2,343.05	\$2,864.15	\$3,622.59	\$4,902.13	69	\$2,180.07	\$2,664.89	\$3,370.59	\$4,561.11	69	\$2,037.44	\$2,490.56	\$3,150.08	\$4,262.72	69	\$1,833.69	\$2,241.51	\$2,835.07	\$3,836.45
70	\$2,530.00	\$3,094.88	\$3,917.36	\$5,304.72	70	\$2,354.00	\$2,879.59	\$3,644.85	\$4,935.69	70	\$2,200.00	\$2,691.20	\$3,406.40	\$4,612.80	70	\$1,980.00	\$2,422.08	\$3,065.76	\$4,151.52
71	\$2,852.73	\$3,491.95	\$4,422.99	\$5,992.88	71	\$2,654.29	\$3,249.04	\$4,115.31	\$5,575.99	71	\$2,480.64	\$3,036.48	\$3,846.08	\$5,211.20	71	\$2,232.57	\$2,732.83	\$3,461.47	\$4,690.08
72	\$3,175.47	\$3,889.03	\$4,928.63	\$6,681.04	72	\$2,954.57	\$3,618.48	\$4,585.76	\$6,216.27	72	\$2,761.28	\$3,381.76	\$4,285.76	\$5,809.60	72	\$2,485.15	\$3,043.59	\$3,857.19	\$5,228.64
73	\$3,498.21	\$4,286.09	\$5,434.25	\$7,369.20	73	\$3,254.85	\$3,987.93	\$5,056.23	\$6,856.56	73	\$3,041.92	\$3,727.04	\$4,725.44	\$6,408.00	73	\$2,737.73	\$3,354.33	\$4,252.89	\$5,767.20
74	\$3,820.95	\$4,683.17	\$5,939.89	\$8,057.36	74	\$3,555.13	\$4,357.37	\$5,526.67	\$7,496.85	74	\$3,322.56	\$4,072.32	\$5,165.12	\$7,006.40	74	\$2,990.31	\$3,665.09	\$4,648.61	\$6,305.76
75	\$4,143.68	\$5,080.24	\$6,445.52	\$8,745.52	75	\$3,855.43	\$4,726.83	\$5,997.13	\$8,137.13	75	\$3,603.20	\$4,417.60	\$5,604.80	\$7,604.80	75	\$3,242.88	\$3,975.84	\$5,044.32	\$6,844.32
76	\$4,643.43	\$5,697.75	\$7,233.41	\$9,821.92	76	\$4,320.40	\$5,301.37	\$6,730.21	\$9,138.65	76	\$4,037.76	\$4,954.56	\$6,289.92	\$8,540.80	76	\$3,633.99	\$4,459.11	\$5,660.93	\$7,686.72
77	\$5,143.17	\$6,315.25	\$8,021.29	\$10,898.32	77	\$4,785.37	\$5,875.92	\$7,463.29	\$10,140.17	77	\$4,472.32	\$5,491.52	\$6,975.04	\$9,476.80	77	\$4,025.09	\$4,942.37	\$6,277.53	\$8,529.12
78	\$5,642.91	\$6,932.75	\$8,809.19	\$11,974.72	78	\$5,250.37	\$6,450.48	\$8,196.37	\$11,141.69	78	\$4,906.88	\$6,028.48	\$7,660.16	\$10,412.80	78	\$4,416.19	\$5,425.63	\$6,894.15	\$9,371.52
79	\$6,142.65	\$7,550.25	\$9,597.07	\$13,051.12	79	\$5,715.35	\$7,025.03	\$8,929.45	\$12,143.21	79	\$5,341.44	\$6,565.44	\$8,345.28	\$11,348.80	79	\$4,807.29	\$5,908.89	\$7,510.75	\$10,213.92
80	\$6,642.40	\$8,167.76	\$10,384.96	\$14,127.52	80	\$6,180.32	\$7,599.57	\$9,662.53	\$13,144.73	80	\$5,776.00	\$7,102.40	\$9,030.40	\$12,284.80	80	\$5,198.40	\$6,392.16	\$8,127.36	\$11,056.32
81	\$7,066.33	\$8,689.95	\$11,050.31	\$15,034.27	81	\$6,574.77	\$8,085.44	\$10,281.59	\$13,988.41	81	\$6,144.64	\$7,556.48	\$9,608.96	\$13,073.28	81	\$5,530.17	\$6,800.83	\$8,648.07	\$11,765.95
82	\$7,490.27	\$9,212.15	\$11,715.65	\$15,941.03	82	\$6,969.21	\$8,571.29	\$10,900.64	\$14,832.08	82	\$6,513.28	\$8,010.56	\$10,187.52	\$13,861.76	82	\$5,861.95	\$7,209.51	\$9,168.77	\$12,475.59
83	\$7,914.21	\$9,734.33	\$12,380.99	\$16,847.77	83	\$7,363.65	\$9,057.17	\$11,519.71	\$15,675.76	83	\$6,881.92	\$8,464.64	\$10,766.08	\$14,650.24	83	\$6,193.73	\$7,618.17	\$9,689.47	\$13,185.21
84	\$8,338.15	\$10,256.53	\$13,046.33	\$17,754.53	84	\$7,758.09	\$9,543.03	\$12,138.77	\$16,519.43	84	\$7,250.56	\$8,918.72	\$11,344.64	\$15,438.72	84	\$6,525.51	\$8,026.85	\$10,210.17	\$13,894.85
85+	\$8,762.08	\$10,778.72	\$13,711.68	\$18,661.28	85+	\$8,152.55	\$10,028.89	\$12,757.83	\$17,363.11	85+	\$7,619.20	\$9,372.80	\$11,923.20	\$16,227.20	85+	\$6,857.28	\$8,435.52	\$10,730.88	\$14,604.48

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
5% Compound Inflation Protection Rider (Form FCCIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$844.48	\$1,023.69	\$1,284.15	\$1,723.79	18-44	\$785.75	\$952.49	\$1,194.80	\$1,603.87	18-44	\$734.33	\$890.17	\$1,116.64	\$1,498.95	18-44	\$660.89	\$801.15	\$1,004.97	\$1,349.05
45-49	\$1,096.73	\$1,329.47	\$1,667.69	\$2,238.67	45-49	\$1,020.43	\$1,236.99	\$1,551.69	\$2,082.95	45-49	\$953.68	\$1,156.07	\$1,450.17	\$1,946.67	45-49	\$858.32	\$1,040.47	\$1,305.15	\$1,752.00
50	\$1,205.20	\$1,460.96	\$1,832.64	\$2,460.08	50	\$1,121.36	\$1,359.33	\$1,705.15	\$2,288.95	50	\$1,048.00	\$1,270.40	\$1,593.60	\$2,139.20	50	\$943.20	\$1,143.36	\$1,434.24	\$1,925.28
51	\$1,247.52	\$1,513.21	\$1,899.61	\$2,551.71	51	\$1,160.73	\$1,407.95	\$1,767.47	\$2,374.21	51	\$1,084.80	\$1,315.84	\$1,651.84	\$2,218.88	51	\$976.32	\$1,184.25	\$1,486.65	\$1,996.99
52	\$1,289.84	\$1,565.47	\$1,966.59	\$2,643.35	52	\$1,200.11	\$1,456.57	\$1,829.79	\$2,459.45	52	\$1,121.60	\$1,361.28	\$1,710.08	\$2,298.56	52	\$1,009.44	\$1,225.15	\$1,539.07	\$2,068.71
53	\$1,332.16	\$1,617.73	\$2,033.57	\$2,734.97	53	\$1,239.49	\$1,505.19	\$1,892.09	\$2,544.72	53	\$1,158.40	\$1,406.72	\$1,768.32	\$2,378.24	53	\$1,042.56	\$1,266.05	\$1,591.49	\$2,140.41
54	\$1,374.48	\$1,669.99	\$2,100.55	\$2,826.61	54	\$1,278.87	\$1,553.81	\$1,954.41	\$2,629.97	54	\$1,195.20	\$1,452.16	\$1,826.56	\$2,457.92	54	\$1,075.68	\$1,306.95	\$1,643.91	\$2,212.13
55	\$1,416.80	\$1,722.24	\$2,167.52	\$2,918.24	55	\$1,318.24	\$1,602.43	\$2,016.73	\$2,715.23	55	\$1,232.00	\$1,497.60	\$1,884.80	\$2,537.60	55	\$1,108.80	\$1,347.84	\$1,696.32	\$2,283.84
56	\$1,479.73	\$1,799.89	\$2,266.51	\$3,053.67	56	\$1,376.79	\$1,674.67	\$2,108.85	\$2,841.23	56	\$1,286.72	\$1,565.12	\$1,970.88	\$2,655.36	56	\$1,158.05	\$1,408.61	\$1,773.79	\$2,389.83
57	\$1,542.65	\$1,877.53	\$2,365.51	\$3,189.09	57	\$1,435.35	\$1,746.93	\$2,200.95	\$2,967.23	57	\$1,341.44	\$1,632.64	\$2,056.96	\$2,773.12	57	\$1,207.29	\$1,469.37	\$1,851.27	\$2,495.81
58	\$1,605.59	\$1,955.19	\$2,464.49	\$3,324.51	58	\$1,493.89	\$1,819.17	\$2,293.05	\$3,093.25	58	\$1,396.16	\$1,700.16	\$2,143.04	\$2,890.88	58	\$1,256.55	\$1,530.15	\$1,928.73	\$2,601.79
59	\$1,668.51	\$2,032.83	\$2,563.49	\$3,459.93	59	\$1,552.45	\$1,891.43	\$2,385.15	\$3,219.25	59	\$1,450.88	\$1,767.68	\$2,229.12	\$3,008.64	59	\$1,305.79	\$1,590.91	\$2,006.21	\$2,707.77
60	\$1,731.44	\$2,110.48	\$2,662.48	\$3,595.36	60	\$1,610.99	\$1,963.67	\$2,477.27	\$3,345.25	60	\$1,505.60	\$1,835.20	\$2,315.20	\$3,126.40	60	\$1,355.04	\$1,651.68	\$2,083.68	\$2,813.76
61	\$1,826.75	\$2,228.61	\$2,813.36	\$3,801.07	61	\$1,699.68	\$2,073.57	\$2,617.65	\$3,536.65	61	\$1,588.48	\$1,937.92	\$2,446.40	\$3,305.28	61	\$1,429.63	\$1,744.13	\$2,201.76	\$2,974.75
62	\$1,922.07	\$2,346.73	\$2,964.24	\$4,006.79	62	\$1,788.35	\$2,183.49	\$2,758.03	\$3,728.05	62	\$1,671.36	\$2,040.64	\$2,577.60	\$3,484.16	62	\$1,504.23	\$1,836.57	\$2,319.84	\$3,135.75
63	\$2,017.37	\$2,464.87	\$3,115.12	\$4,212.49	63	\$1,877.04	\$2,293.39	\$2,898.41	\$3,919.45	63	\$1,754.24	\$2,143.36	\$2,708.80	\$3,663.04	63	\$1,578.81	\$1,929.03	\$2,437.92	\$3,296.73
64	\$2,112.69	\$2,582.99	\$3,266.00	\$4,418.21	64	\$1,965.71	\$2,403.31	\$3,038.80	\$4,110.85	64	\$1,837.12	\$2,246.08	\$2,840.00	\$3,841.92	64	\$1,653.41	\$2,021.47	\$2,556.00	\$3,457.73
65	\$2,208.00	\$2,701.12	\$3,416.88	\$4,623.92	65	\$2,054.40	\$2,513.21	\$3,179.19	\$4,302.25	65	\$1,920.00	\$2,348.80	\$2,971.20	\$4,020.80	65	\$1,728.00	\$2,113.92	\$2,674.08	\$3,618.72
66	\$2,404.51	\$2,943.63	\$3,726.73	\$5,047.85	66	\$2,237.25	\$2,738.87	\$3,467.49	\$4,696.71	66	\$2,090.88	\$2,559.68	\$3,240.64	\$4,389.44	66	\$1,881.79	\$2,303.71	\$2,916.57	\$3,950.49
67	\$2,601.03	\$3,186.15	\$4,036.59	\$5,471.79	67	\$2,420.08	\$2,964.49	\$3,755.79	\$5,091.15	67	\$2,261.76	\$2,770.56	\$3,510.08	\$4,758.08	67	\$2,035.59	\$2,493.51	\$3,159.07	\$4,282.27
68	\$2,797.53	\$3,428.65	\$4,346.45	\$5,895.73	68	\$2,602.93	\$3,190.15	\$4,044.08	\$5,485.59	68	\$2,432.64	\$2,981.44	\$3,779.52	\$5,126.72	68	\$2,189.37	\$2,683.29	\$3,401.57	\$4,614.05
69	\$2,994.05	\$3,671.17	\$4,656.31	\$6,319.67	69	\$2,785.76	\$3,415.77	\$4,332.39	\$5,880.03	69	\$2,603.52	\$3,192.32	\$4,048.96	\$5,495.36	69	\$2,343.17	\$2,873.09	\$3,644.07	\$4,945.83
70	\$3,190.56	\$3,913.68	\$4,966.16	\$6,743.60	70	\$2,968.61	\$3,641.43	\$4,620.69	\$6,274.48	70	\$2,774.40	\$3,403.20	\$4,318.40	\$5,864.00	70	\$2,496.96	\$3,062.88	\$3,886.56	\$5,277.60
71	\$3,485.69	\$4,276.53	\$5,427.63	\$7,371.41	71	\$3,243.21	\$3,979.03	\$5,050.07	\$6,858.61	71	\$3,031.04	\$3,718.72	\$4,719.68	\$6,409.92	71	\$2,727.93	\$3,346.85	\$4,247.71	\$5,768.93
72	\$3,780.83	\$4,639.37	\$5,889.11	\$7,999.21	72	\$3,517.83	\$4,316.64	\$5,479.43	\$7,442.75	72	\$3,287.68	\$4,034.24	\$5,120.96	\$6,955.84	72	\$2,958.91	\$3,630.81	\$4,608.87	\$6,260.25
73	\$4,075.97	\$5,002.23	\$6,350.57	\$8,627.03	73	\$3,792.41	\$4,654.24	\$5,908.80	\$8,026.88	73	\$3,544.32	\$4,349.76	\$5,522.24	\$7,501.76	73	\$3,189.89	\$3,914.79	\$4,970.01	\$6,751.59
74	\$4,371.11	\$5,365.07	\$6,812.05	\$9,254.83	74	\$4,067.03	\$4,991.85	\$6,338.16	\$8,611.03	74	\$3,800.96	\$4,665.28	\$5,923.52	\$8,047.68	74	\$3,420.87	\$4,198.75	\$5,331.17	\$7,242.91
75	\$4,666.24	\$5,727.92	\$7,273.52	\$9,882.64	75	\$4,341.63	\$5,329.45	\$6,767.53	\$9,195.15	75	\$4,057.60	\$4,980.80	\$6,324.80	\$8,593.60	75	\$3,651.84	\$4,482.72	\$5,692.32	\$7,734.24
76	\$5,065.15	\$6,220.31	\$7,901.33	\$10,739.71	76	\$4,712.80	\$5,787.59	\$7,351.67	\$9,992.61	76	\$4,404.48	\$5,408.96	\$6,870.72	\$9,338.88	76	\$3,964.03	\$4,868.07	\$6,183.65	\$8,404.99
77	\$5,464.07	\$6,712.69	\$8,529.13	\$11,596.79	77	\$5,083.95	\$6,245.71	\$7,935.81	\$10,790.05	77	\$4,751.36	\$5,837.12	\$7,416.64	\$10,084.16	77	\$4,276.23	\$5,253.41	\$6,674.97	\$9,075.75
78	\$5,862.97	\$7,205.07	\$9,156.95	\$12,453.85	78	\$5,455.12	\$6,703.85	\$8,519.93	\$11,587.51	78	\$5,098.24	\$6,265.28	\$7,962.56	\$10,829.44	78	\$4,588.41	\$5,638.75	\$7,166.31	\$9,746.49
79	\$6,261.89	\$7,697.45	\$9,784.75	\$13,310.93	79	\$5,826.27	\$7,161.99	\$9,104.08	\$12,384.95	79	\$5,445.12	\$6,693.44	\$8,508.48	\$11,574.72	79	\$4,900.61	\$6,024.09	\$7,657.63	\$10,417.25
80	\$6,660.80	\$8,189.84	\$10,412.56	\$14,168.00	80	\$6,197.44	\$7,620.11	\$9,688.21	\$13,182.40	80	\$5,792.00	\$7,121.60	\$9,054.40	\$12,320.00	80	\$5,212.80	\$6,409.44	\$8,148.96	\$11,088.00
81	\$6,967.71	\$8,567.04	\$10,893.17	\$14,821.20	81	\$6,483.01	\$7,971.07	\$10,135.37	\$13,790.16	81	\$6,058.88	\$7,449.60	\$9,472.32	\$12,888.00	81	\$5,452.99	\$6,704.64	\$8,525.09	\$11,599.20
82	\$7,274.63	\$8,944.24	\$11,373.77	\$15,474.40	82	\$6,768.56	\$8,322.03	\$10,582.56	\$14,397.92	82	\$6,325.76	\$7,777.60	\$9,890.24	\$13,456.00	82	\$5,693.19	\$6,999.84	\$8,901.21	\$12,110.40
83	\$7,581.53	\$9,321.44	\$11,854.39	\$16,127.60	83	\$7,054.13	\$8,672.99	\$11,029.73	\$15,005.68	83	\$6,592.64	\$8,105.60	\$10,308.16	\$14,024.00	83	\$5,933.37	\$7,295.04	\$9,277.35	\$12,621.60
84	\$7,888.45	\$9,698.64	\$12,334.99	\$16,780.80	84	\$7,339.68	\$9,023.95	\$11,476.91	\$15,613.44	84	\$6,859.52	\$8,433.60	\$10,726.08	\$14,592.00	84	\$6,173.57	\$7,590.24	\$9,653.47	\$13,132.80
85+	\$8,195.36	\$10,075.84	\$12,815.60	\$17,434.00	85+	\$7,625.25	\$9,374.91	\$11,924.08	\$16,221.20	85+	\$7,126.40	\$8,761.60	\$11,144.00	\$15,160.00	85+	\$6,413.76	\$7,885.44	\$10,029.60	\$13,644.00

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHIR 2002)
5% Compound Inflation Protection Rider (Form FCIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$1,070.11	\$1,302.19	\$1,641.27	\$2,213.71	18-44	\$995.67	\$1,211.60	\$1,527.09	\$2,059.71	18-44	\$930.53	\$1,132.33	\$1,427.19	\$1,924.96	18-44	\$837.47	\$1,019.11	\$1,284.47	\$1,732.47
45-49	\$1,389.76	\$1,691.15	\$2,131.51	\$2,874.95	45-49	\$1,293.07	\$1,573.51	\$1,983.23	\$2,674.95	45-49	\$1,208.48	\$1,470.56	\$1,853.49	\$2,499.95	45-49	\$1,087.63	\$1,323.51	\$1,668.15	\$2,249.95
50	\$1,527.20	\$1,858.40	\$2,342.32	\$3,159.28	50	\$1,420.96	\$1,729.12	\$2,179.37	\$2,939.51	50	\$1,328.00	\$1,616.00	\$2,036.80	\$2,747.20	50	\$1,195.20	\$1,454.40	\$1,833.12	\$2,472.48
51	\$1,581.29	\$1,925.75	\$2,428.07	\$3,276.67	51	\$1,471.29	\$1,791.77	\$2,259.15	\$3,048.73	51	\$1,375.04	\$1,674.56	\$2,111.36	\$2,849.28	51	\$1,237.53	\$1,507.11	\$1,900.23	\$2,564.35
52	\$1,635.39	\$1,993.09	\$2,513.81	\$3,394.07	52	\$1,521.63	\$1,854.43	\$2,338.93	\$3,157.95	52	\$1,422.08	\$1,733.12	\$2,185.92	\$2,951.36	52	\$1,279.87	\$1,559.81	\$1,967.33	\$2,656.23
53	\$1,689.49	\$2,060.43	\$2,599.55	\$3,511.45	53	\$1,571.95	\$1,917.11	\$2,418.72	\$3,267.19	53	\$1,469.12	\$1,791.68	\$2,260.48	\$3,053.44	53	\$1,322.21	\$1,612.51	\$2,034.43	\$2,748.09
54	\$1,743.59	\$2,127.77	\$2,685.29	\$3,628.85	54	\$1,622.29	\$1,979.76	\$2,498.49	\$3,376.40	54	\$1,516.16	\$1,850.24	\$2,335.04	\$3,155.52	54	\$1,364.55	\$1,665.21	\$2,101.53	\$2,839.97
55	\$1,797.68	\$2,195.12	\$2,771.04	\$3,746.24	55	\$1,672.63	\$2,042.41	\$2,578.27	\$3,485.63	55	\$1,563.20	\$1,908.80	\$2,409.60	\$3,257.60	55	\$1,406.88	\$1,717.92	\$2,168.64	\$2,931.84
56	\$1,878.27	\$2,294.48	\$2,898.00	\$3,919.57	56	\$1,747.61	\$2,134.87	\$2,696.40	\$3,646.89	56	\$1,633.28	\$1,995.20	\$2,520.00	\$3,408.32	56	\$1,469.95	\$1,795.68	\$2,268.00	\$3,067.49
57	\$1,958.87	\$2,393.84	\$3,024.96	\$4,092.89	57	\$1,822.59	\$2,227.31	\$2,814.53	\$3,808.17	57	\$1,703.36	\$2,081.60	\$2,630.40	\$3,559.04	57	\$1,533.03	\$1,873.44	\$2,367.36	\$3,203.13
58	\$2,039.45	\$2,493.20	\$3,151.92	\$4,266.23	58	\$1,897.59	\$2,319.76	\$2,932.65	\$3,969.44	58	\$1,773.44	\$2,168.00	\$2,740.80	\$3,709.76	58	\$1,596.09	\$1,951.20	\$2,466.72	\$3,338.79
59	\$2,120.05	\$2,592.56	\$3,278.88	\$4,439.55	59	\$1,972.56	\$2,412.21	\$3,050.79	\$4,130.72	59	\$1,843.52	\$2,254.40	\$2,851.20	\$3,860.48	59	\$1,659.17	\$2,028.96	\$2,566.08	\$3,474.43
60	\$2,200.64	\$2,691.92	\$3,405.84	\$4,612.88	60	\$2,047.55	\$2,504.65	\$3,168.91	\$4,291.99	60	\$1,913.60	\$2,340.80	\$2,961.60	\$4,011.20	60	\$1,722.24	\$2,106.72	\$2,665.44	\$3,610.08
61	\$2,322.08	\$2,842.07	\$3,597.93	\$4,875.27	61	\$2,160.55	\$2,644.35	\$3,347.65	\$4,536.11	61	\$2,019.20	\$2,471.36	\$3,128.64	\$4,239.36	61	\$1,817.28	\$2,224.23	\$2,815.77	\$3,815.43
62	\$2,443.52	\$2,992.21	\$3,790.03	\$5,137.65	62	\$2,273.53	\$2,784.05	\$3,526.39	\$4,780.24	62	\$2,124.80	\$2,601.92	\$3,295.68	\$4,467.52	62	\$1,912.32	\$2,341.73	\$2,966.11	\$4,020.77
63	\$2,564.96	\$3,142.35	\$3,982.13	\$5,400.03	63	\$2,386.53	\$2,923.76	\$3,705.11	\$5,024.39	63	\$2,230.40	\$2,732.48	\$3,462.72	\$4,695.68	63	\$2,007.36	\$2,459.23	\$3,116.45	\$4,226.11
64	\$2,686.40	\$3,292.49	\$4,174.23	\$5,662.41	64	\$2,499.52	\$3,063.45	\$3,883.84	\$5,268.51	64	\$2,336.00	\$2,863.04	\$3,629.76	\$4,923.84	64	\$2,102.40	\$2,576.73	\$3,266.79	\$4,431.45
65	\$2,807.84	\$3,442.64	\$4,366.32	\$5,924.80	65	\$2,612.51	\$3,203.15	\$4,062.57	\$5,512.64	65	\$2,441.60	\$2,993.60	\$3,796.80	\$5,152.00	65	\$2,197.44	\$2,694.24	\$3,417.12	\$4,636.80
66	\$3,058.45	\$3,752.13	\$4,762.29	\$6,466.13	66	\$2,845.68	\$3,491.11	\$4,430.99	\$6,016.31	66	\$2,659.52	\$3,262.72	\$4,141.12	\$5,622.72	66	\$2,393.57	\$2,936.45	\$3,727.01	\$5,060.45
67	\$3,309.05	\$4,061.61	\$5,158.25	\$7,007.45	67	\$3,078.87	\$3,779.07	\$4,799.43	\$6,519.99	67	\$2,877.44	\$3,531.84	\$4,485.44	\$6,093.44	67	\$2,589.69	\$3,178.65	\$4,036.89	\$5,484.09
68	\$3,559.67	\$4,371.11	\$5,554.23	\$7,548.79	68	\$3,312.03	\$4,067.03	\$5,167.84	\$7,023.65	68	\$3,095.36	\$3,800.96	\$4,829.76	\$6,564.16	68	\$2,785.83	\$3,420.87	\$4,346.79	\$5,907.75
69	\$3,810.27	\$4,680.59	\$5,950.19	\$8,090.11	69	\$3,545.21	\$4,354.99	\$5,536.27	\$7,527.33	69	\$3,313.28	\$4,070.08	\$5,174.08	\$7,034.88	69	\$2,981.95	\$3,663.07	\$4,656.67	\$6,331.39
70	\$4,060.88	\$4,990.08	\$6,346.16	\$8,631.44	70	\$3,778.39	\$4,642.95	\$5,904.69	\$8,030.99	70	\$3,531.20	\$4,339.20	\$5,518.40	\$7,505.60	70	\$3,178.08	\$3,905.28	\$4,966.56	\$6,755.04
71	\$4,434.77	\$5,450.81	\$6,933.12	\$9,431.47	71	\$4,126.25	\$5,071.63	\$6,450.81	\$8,775.37	71	\$3,856.32	\$4,739.84	\$6,028.80	\$8,201.28	71	\$3,470.69	\$4,265.85	\$5,425.92	\$7,381.15
72	\$4,808.65	\$5,911.55	\$7,520.08	\$10,231.51	72	\$4,474.15	\$5,500.32	\$6,996.95	\$9,519.75	72	\$4,181.44	\$5,140.48	\$6,539.20	\$8,896.96	72	\$3,763.29	\$4,626.43	\$5,885.28	\$8,007.27
73	\$5,182.55	\$6,372.29	\$8,107.04	\$11,031.53	73	\$4,822.01	\$5,928.99	\$7,543.07	\$10,264.13	73	\$4,506.56	\$5,541.12	\$7,049.60	\$9,592.64	73	\$4,055.91	\$4,987.01	\$6,344.64	\$8,633.37
74	\$5,556.43	\$6,833.03	\$8,694.00	\$11,831.57	74	\$5,169.91	\$6,357.68	\$8,089.20	\$11,008.49	74	\$4,831.68	\$5,941.76	\$7,560.00	\$10,288.32	74	\$4,348.51	\$5,347.59	\$6,804.00	\$9,259.49
75	\$5,930.32	\$7,293.76	\$9,280.96	\$12,631.60	75	\$5,517.77	\$6,786.37	\$8,635.33	\$11,752.88	75	\$5,156.80	\$6,342.40	\$8,070.40	\$10,984.00	75	\$4,641.12	\$5,708.16	\$7,263.36	\$9,885.60
76	\$6,437.43	\$7,920.09	\$10,080.63	\$13,723.45	76	\$5,989.60	\$7,369.13	\$9,379.36	\$12,768.79	76	\$5,597.76	\$6,887.04	\$8,765.76	\$11,933.44	76	\$5,037.99	\$6,198.33	\$7,889.19	\$10,740.09
77	\$6,944.53	\$8,546.43	\$10,880.29	\$14,815.31	77	\$6,461.43	\$7,951.91	\$10,123.39	\$13,784.69	77	\$6,038.72	\$7,431.68	\$9,461.12	\$12,882.88	77	\$5,434.85	\$6,688.51	\$8,515.01	\$11,594.59
78	\$7,451.63	\$9,172.77	\$11,679.95	\$15,907.17	78	\$6,933.27	\$8,534.65	\$10,867.44	\$14,800.57	78	\$6,479.68	\$7,976.32	\$10,156.48	\$13,832.32	78	\$5,831.71	\$7,178.69	\$9,140.83	\$12,449.09
79	\$7,958.73	\$9,799.11	\$12,479.61	\$16,999.03	79	\$7,405.09	\$9,117.43	\$11,611.47	\$15,816.48	79	\$6,920.64	\$8,520.96	\$10,851.84	\$14,781.76	79	\$6,228.57	\$7,668.87	\$9,766.65	\$13,303.59
80	\$8,465.84	\$10,425.44	\$13,279.28	\$18,090.88	80	\$7,876.91	\$9,700.19	\$12,355.51	\$16,832.39	80	\$7,361.60	\$9,065.60	\$11,547.20	\$15,731.20	80	\$6,625.44	\$8,159.04	\$10,392.48	\$14,158.08
81	\$8,851.13	\$10,900.53	\$13,883.53	\$18,914.09	81	\$8,235.41	\$10,142.23	\$12,917.73	\$17,598.33	81	\$7,696.64	\$9,478.72	\$12,072.64	\$16,447.04	81	\$6,926.97	\$8,530.85	\$10,865.37	\$14,802.33
82	\$9,236.43	\$11,375.61	\$14,487.79	\$19,737.31	82	\$8,593.91	\$10,584.27	\$13,479.95	\$18,364.29	82	\$8,031.68	\$9,891.84	\$12,598.08	\$17,162.88	82	\$7,228.51	\$8,902.65	\$11,338.27	\$15,446.59
83	\$9,621.73	\$11,850.71	\$15,092.05	\$20,560.53	83	\$8,952.39	\$11,026.31	\$14,042.16	\$19,130.23	83	\$8,366.72	\$10,304.96	\$13,123.52	\$17,878.72	83	\$7,530.05	\$9,274.47	\$11,811.17	\$16,090.85
84	\$10,007.03	\$12,325.79	\$15,696.31	\$21,383.75	84	\$9,310.88	\$11,468.35	\$14,604.39	\$19,896.17	84	\$8,701.76	\$10,718.08	\$13,648.96	\$18,594.56	84	\$7,831.59	\$9,646.27	\$12,284.07	\$16,735.11
85+	\$10,392.32	\$12,800.88	\$16,300.56	\$22,206.96	85+	\$9,669.37	\$11,910.39	\$15,166.61	\$20,662.13	85+	\$9,036.80	\$11,131.20	\$14,174.40	\$19,310.40	85+	\$8,133.12	\$10,018.08	\$12,756.96	\$17,379.36

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan: 50% Home Care
5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$603.39	\$725.85	\$902.49	\$1,200.32	18-44	\$561.43	\$675.36	\$839.71	\$1,116.81	18-44	\$524.69	\$631.19	\$784.79	\$1,043.76	18-44	\$472.23	\$568.07	\$706.31	\$939.39
45-49	\$783.61	\$942.69	\$1,172.08	\$1,558.87	45-49	\$729.11	\$877.11	\$1,090.55	\$1,450.41	45-49	\$681.41	\$819.73	\$1,019.20	\$1,355.53	45-49	\$613.27	\$737.76	\$917.28	\$1,219.99
50	\$861.12	\$1,035.92	\$1,288.00	\$1,713.04	50	\$801.21	\$963.85	\$1,198.40	\$1,593.87	50	\$748.80	\$900.80	\$1,120.00	\$1,489.60	50	\$673.92	\$810.72	\$1,008.00	\$1,340.64
51	\$902.71	\$1,087.07	\$1,353.51	\$1,802.83	51	\$839.91	\$1,011.45	\$1,259.35	\$1,677.43	51	\$784.96	\$945.28	\$1,176.96	\$1,567.68	51	\$706.47	\$850.75	\$1,059.27	\$1,410.91
52	\$944.29	\$1,138.23	\$1,419.01	\$1,892.63	52	\$878.59	\$1,059.04	\$1,320.29	\$1,760.96	52	\$821.12	\$989.76	\$1,233.92	\$1,645.76	52	\$739.01	\$890.79	\$1,110.53	\$1,481.19
53	\$985.87	\$1,189.37	\$1,484.51	\$1,982.41	53	\$917.29	\$1,106.64	\$1,381.25	\$1,844.51	53	\$857.28	\$1,034.24	\$1,290.88	\$1,723.84	53	\$771.55	\$930.81	\$1,161.79	\$1,551.45
54	\$1,027.45	\$1,240.53	\$1,550.01	\$2,072.21	54	\$955.99	\$1,154.23	\$1,442.19	\$1,928.05	54	\$893.44	\$1,078.72	\$1,347.84	\$1,801.92	54	\$804.09	\$970.85	\$1,213.05	\$1,621.73
55	\$1,069.04	\$1,291.68	\$1,615.52	\$2,162.00	55	\$994.67	\$1,201.83	\$1,503.13	\$2,011.60	55	\$929.60	\$1,123.20	\$1,404.80	\$1,880.00	55	\$836.64	\$1,010.88	\$1,264.32	\$1,692.00
56	\$1,133.07	\$1,370.43	\$1,715.99	\$2,299.27	56	\$1,054.25	\$1,275.11	\$1,596.61	\$2,139.31	56	\$985.28	\$1,191.68	\$1,492.16	\$1,999.36	56	\$886.75	\$1,072.51	\$1,342.95	\$1,799.43
57	\$1,197.11	\$1,449.19	\$1,816.45	\$2,436.53	57	\$1,113.83	\$1,348.37	\$1,690.08	\$2,267.03	57	\$1,040.96	\$1,260.16	\$1,579.52	\$2,118.72	57	\$936.87	\$1,134.15	\$1,421.57	\$1,906.85
58	\$1,261.13	\$1,527.93	\$1,916.91	\$2,573.79	58	\$1,173.41	\$1,421.65	\$1,783.57	\$2,394.75	58	\$1,096.64	\$1,328.64	\$1,666.88	\$2,238.08	58	\$986.97	\$1,195.77	\$1,500.19	\$2,014.27
59	\$1,325.17	\$1,606.69	\$2,017.37	\$2,711.05	59	\$1,232.97	\$1,494.91	\$1,877.04	\$2,522.47	59	\$1,152.32	\$1,397.12	\$1,754.24	\$2,357.44	59	\$1,037.09	\$1,257.41	\$1,578.81	\$2,121.69
60	\$1,389.20	\$1,685.44	\$2,117.84	\$2,848.32	60	\$1,292.56	\$1,568.19	\$1,970.51	\$2,650.17	60	\$1,208.00	\$1,465.60	\$1,841.60	\$2,476.80	60	\$1,087.20	\$1,319.04	\$1,657.44	\$2,229.12
61	\$1,487.09	\$1,806.88	\$2,273.13	\$3,060.29	61	\$1,383.63	\$1,681.19	\$2,115.01	\$2,847.39	61	\$1,293.12	\$1,571.20	\$1,976.64	\$2,661.12	61	\$1,163.81	\$1,414.08	\$1,778.97	\$2,395.01
62	\$1,584.97	\$1,928.32	\$2,428.43	\$3,272.25	62	\$1,474.72	\$1,794.17	\$2,259.51	\$3,044.63	62	\$1,378.24	\$1,676.80	\$2,111.68	\$2,845.44	62	\$1,240.41	\$1,509.12	\$1,900.51	\$2,560.89
63	\$1,682.87	\$2,049.76	\$2,583.73	\$3,484.23	63	\$1,565.79	\$1,907.17	\$2,403.99	\$3,241.84	63	\$1,463.36	\$1,782.40	\$2,246.72	\$3,029.76	63	\$1,317.03	\$1,604.16	\$2,022.05	\$2,726.79
64	\$1,780.75	\$2,171.20	\$2,739.03	\$3,696.19	64	\$1,656.88	\$2,020.16	\$2,548.48	\$3,439.07	64	\$1,548.48	\$1,888.00	\$2,381.76	\$3,214.08	64	\$1,393.63	\$1,699.20	\$2,143.59	\$2,892.67
65	\$1,878.64	\$2,292.64	\$2,894.32	\$3,908.16	65	\$1,747.95	\$2,133.15	\$2,692.97	\$3,636.29	65	\$1,633.60	\$1,993.60	\$2,516.80	\$3,398.40	65	\$1,470.24	\$1,794.24	\$2,265.12	\$3,058.56
66	\$2,069.27	\$2,528.16	\$3,194.97	\$4,319.21	66	\$1,925.31	\$2,352.29	\$2,972.72	\$4,018.75	66	\$1,799.36	\$2,198.40	\$2,778.24	\$3,755.84	66	\$1,619.43	\$1,978.56	\$2,500.41	\$3,380.25
67	\$2,259.89	\$2,763.68	\$3,495.63	\$4,730.27	67	\$2,102.67	\$2,571.43	\$3,252.47	\$4,401.21	67	\$1,965.12	\$2,403.20	\$3,039.68	\$4,113.28	67	\$1,768.61	\$2,162.88	\$2,735.71	\$3,701.95
68	\$2,450.51	\$2,999.20	\$3,796.29	\$5,141.33	68	\$2,280.05	\$2,790.56	\$3,532.19	\$4,783.67	68	\$2,130.88	\$2,608.00	\$3,301.12	\$4,470.72	68	\$1,917.79	\$2,347.20	\$2,971.01	\$4,023.65
69	\$2,641.13	\$3,234.72	\$4,096.95	\$5,552.39	69	\$2,457.41	\$3,009.69	\$3,811.93	\$5,166.13	69	\$2,296.64	\$2,812.80	\$3,562.56	\$4,828.16	69	\$2,066.97	\$2,531.52	\$3,206.31	\$4,345.35
70	\$2,831.76	\$3,470.24	\$4,397.60	\$5,963.44	70	\$2,634.77	\$3,228.83	\$4,091.68	\$5,548.59	70	\$2,462.40	\$3,017.60	\$3,824.00	\$5,185.60	70	\$2,216.16	\$2,715.84	\$3,441.60	\$4,667.04
71	\$3,129.47	\$3,836.03	\$4,863.12	\$6,596.77	71	\$2,911.77	\$3,569.19	\$4,524.81	\$6,137.85	71	\$2,721.28	\$3,335.68	\$4,228.80	\$5,736.32	71	\$2,449.15	\$3,002.11	\$3,805.92	\$5,162.69
72	\$3,427.19	\$4,201.83	\$5,328.64	\$7,230.09	72	\$3,188.77	\$3,909.52	\$4,957.95	\$6,727.13	72	\$2,980.16	\$3,653.76	\$4,633.60	\$6,287.04	72	\$2,682.15	\$3,288.39	\$4,170.24	\$5,658.33
73	\$3,724.89	\$4,567.61	\$5,794.16	\$7,863.43	73	\$3,465.77	\$4,249.87	\$5,391.09	\$7,316.40	73	\$3,239.04	\$3,971.84	\$5,038.40	\$6,837.76	73	\$2,915.13	\$3,574.65	\$4,534.56	\$6,153.99
74	\$4,022.61	\$4,933.41	\$6,259.68	\$8,496.75	74	\$3,742.77	\$4,590.21	\$5,824.23	\$7,905.68	74	\$3,497.92	\$4,289.92	\$5,443.20	\$7,388.48	74	\$3,148.13	\$3,860.93	\$4,898.88	\$6,649.63
75	\$4,320.32	\$5,299.20	\$6,725.20	\$9,130.08	75	\$4,019.77	\$4,930.56	\$6,257.36	\$8,494.95	75	\$3,756.80	\$4,608.00	\$5,848.00	\$7,939.20	75	\$3,381.12	\$4,147.20	\$5,263.20	\$7,145.28
76	\$4,733.21	\$5,808.88	\$7,375.09	\$10,017.69	76	\$4,403.95	\$5,404.79	\$6,862.03	\$9,320.81	76	\$4,115.84	\$5,051.20	\$6,413.12	\$8,711.04	76	\$3,704.25	\$4,546.08	\$5,771.81	\$7,839.93
77	\$5,146.11	\$6,318.56	\$8,024.97	\$10,905.31	77	\$4,788.13	\$5,879.01	\$7,466.72	\$10,146.69	77	\$4,474.88	\$5,494.40	\$6,978.24	\$9,482.88	77	\$4,027.39	\$4,944.96	\$6,280.41	\$8,534.59
78	\$5,559.01	\$6,828.24	\$8,674.87	\$11,792.93	78	\$5,172.29	\$6,353.23	\$8,071.39	\$10,972.55	78	\$4,833.92	\$5,937.60	\$7,543.36	\$10,254.72	78	\$4,350.53	\$5,343.84	\$6,789.03	\$9,229.25
79	\$5,971.91	\$7,337.92	\$9,324.75	\$12,680.55	79	\$5,556.47	\$6,827.45	\$8,676.08	\$11,798.41	79	\$5,192.96	\$6,380.80	\$8,108.48	\$11,026.56	79	\$4,673.67	\$5,742.72	\$7,297.63	\$9,923.91
80	\$6,384.80	\$7,847.60	\$9,974.64	\$13,568.16	80	\$5,940.64	\$7,301.68	\$9,280.75	\$12,624.29	80	\$5,552.00	\$6,824.00	\$8,673.60	\$11,798.40	80	\$4,996.80	\$6,141.60	\$7,806.24	\$10,618.56
81	\$6,707.91	\$8,245.41	\$10,481.01	\$14,256.69	81	\$6,241.27	\$7,671.81	\$9,751.89	\$13,264.91	81	\$5,832.96	\$7,169.92	\$9,113.92	\$12,397.12	81	\$5,249.67	\$6,452.93	\$8,202.53	\$11,157.41
82	\$7,031.01	\$8,643.21	\$10,987.37	\$14,945.21	82	\$6,541.89	\$8,041.95	\$10,223.04	\$13,905.55	82	\$6,113.92	\$7,515.84	\$9,554.24	\$12,995.84	82	\$5,502.53	\$6,764.25	\$8,598.81	\$11,696.25
83	\$7,354.11	\$9,041.03	\$11,493.75	\$15,633.75	83	\$6,842.53	\$8,412.08	\$10,694.17	\$14,546.17	83	\$6,394.88	\$7,861.76	\$9,994.56	\$13,594.56	83	\$5,755.39	\$7,075.59	\$8,995.11	\$12,235.11
84	\$7,677.21	\$9,438.83	\$12,000.11	\$16,322.27	84	\$7,143.15	\$8,782.23	\$11,165.33	\$15,186.81	84	\$6,675.84	\$8,207.68	\$10,434.88	\$14,193.28	84	\$6,008.25	\$7,386.91	\$9,391.39	\$12,773.95
85+	\$8,000.32	\$9,836.64	\$12,506.48	\$17,010.80	85+	\$7,443.77	\$9,152.35	\$11,636.47	\$15,827.44	85+	\$6,956.80	\$8,553.60	\$10,875.20	\$14,792.00	85+	\$6,261.12	\$7,698.24	\$9,787.68	\$13,312.80

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

Catholic Order of Foresters
Standard Rates per \$100 of Daily Benefit
Tax Qualified Comprehensive Long Term Care Insurance Policy - Form FCLTC-PA 2002
Base Plan Plus Home Health Care Increase Rider (Form FCHHR 2002)
5% Simple Inflation Protection Rider (Form FCSIP-PA 2002)

20 Day Elimination Period					60 Day Elimination Period					90 Day Elimination Period					180 Day Elimination Period				
Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime	Age	2 years	3 years	5 years	Lifetime
18-44	\$759.39	\$917.99	\$1,150.03	\$1,540.71	18-44	\$706.56	\$854.11	\$1,070.03	\$1,433.52	18-44	\$660.33	\$798.24	\$1,000.03	\$1,339.75	18-44	\$594.31	\$718.41	\$900.03	\$1,205.77
45-49	\$986.23	\$1,192.17	\$1,493.57	\$2,000.91	45-49	\$917.61	\$1,109.23	\$1,389.67	\$1,861.71	45-49	\$857.59	\$1,036.67	\$1,298.75	\$1,739.92	45-49	\$771.83	\$933.01	\$1,168.88	\$1,565.93
50	\$1,083.76	\$1,310.08	\$1,641.28	\$2,198.80	50	\$1,008.37	\$1,218.95	\$1,527.11	\$2,045.84	50	\$942.40	\$1,139.20	\$1,427.20	\$1,912.00	50	\$848.16	\$1,025.28	\$1,284.48	\$1,720.80
51	\$1,137.12	\$1,376.32	\$1,725.19	\$2,313.61	51	\$1,058.01	\$1,280.57	\$1,605.17	\$2,152.67	51	\$988.80	\$1,196.80	\$1,500.16	\$2,011.84	51	\$889.92	\$1,077.12	\$1,350.15	\$1,810.65
52	\$1,190.48	\$1,442.56	\$1,809.09	\$2,428.43	52	\$1,107.67	\$1,342.21	\$1,683.23	\$2,259.51	52	\$1,035.20	\$1,254.40	\$1,573.12	\$2,111.68	52	\$931.68	\$1,128.96	\$1,415.81	\$1,900.51
53	\$1,243.84	\$1,508.80	\$1,892.99	\$2,543.25	53	\$1,157.31	\$1,403.84	\$1,761.31	\$2,366.32	53	\$1,081.60	\$1,312.00	\$1,646.08	\$2,211.52	53	\$973.44	\$1,180.80	\$1,481.47	\$1,990.37
54	\$1,297.20	\$1,575.04	\$1,976.89	\$2,658.07	54	\$1,206.96	\$1,465.47	\$1,839.37	\$2,473.15	54	\$1,128.00	\$1,369.60	\$1,719.04	\$2,311.36	54	\$1,015.20	\$1,232.64	\$1,547.13	\$2,080.23
55	\$1,350.56	\$1,641.28	\$2,060.80	\$2,772.88	55	\$1,256.61	\$1,527.11	\$1,917.44	\$2,579.99	55	\$1,174.40	\$1,427.20	\$1,792.00	\$2,411.20	55	\$1,056.96	\$1,284.48	\$1,612.80	\$2,170.08
56	\$1,432.25	\$1,741.75	\$2,189.97	\$2,948.79	56	\$1,332.63	\$1,620.57	\$2,037.61	\$2,743.65	56	\$1,245.44	\$1,514.56	\$1,904.32	\$2,564.16	56	\$1,120.89	\$1,363.11	\$1,713.89	\$2,307.75
57	\$1,513.95	\$1,842.21	\$2,319.13	\$3,124.69	57	\$1,408.64	\$1,714.05	\$2,157.81	\$2,907.31	57	\$1,316.48	\$1,601.92	\$2,016.64	\$2,717.12	57	\$1,184.83	\$1,441.73	\$1,814.97	\$2,445.41
58	\$1,595.65	\$1,942.67	\$2,448.31	\$3,300.59	58	\$1,484.64	\$1,807.53	\$2,277.99	\$3,070.99	58	\$1,387.52	\$1,689.28	\$2,128.96	\$2,870.08	58	\$1,248.77	\$1,520.35	\$1,916.07	\$2,583.07
59	\$1,677.35	\$2,043.13	\$2,577.47	\$3,476.49	59	\$1,560.65	\$1,901.01	\$2,398.17	\$3,234.65	59	\$1,458.56	\$1,776.64	\$2,241.28	\$3,023.04	59	\$1,312.71	\$1,598.97	\$2,017.15	\$2,720.73
60	\$1,759.04	\$2,143.60	\$2,706.64	\$3,652.40	60	\$1,636.67	\$1,994.48	\$2,518.35	\$3,398.32	60	\$1,529.60	\$1,864.00	\$2,353.60	\$3,176.00	60	\$1,376.64	\$1,677.60	\$2,118.24	\$2,858.40
61	\$1,884.53	\$2,298.89	\$2,904.63	\$3,923.61	61	\$1,753.43	\$2,138.97	\$2,702.56	\$3,650.67	61	\$1,638.72	\$1,999.04	\$2,525.76	\$3,411.84	61	\$1,474.85	\$1,799.13	\$2,273.19	\$3,070.65
62	\$2,010.01	\$2,454.19	\$3,102.61	\$4,194.83	62	\$1,870.19	\$2,283.47	\$2,886.77	\$3,903.03	62	\$1,747.84	\$2,134.08	\$2,697.92	\$3,647.68	62	\$1,573.05	\$1,920.67	\$2,428.13	\$3,282.91
63	\$2,135.51	\$2,609.49	\$3,300.59	\$4,466.05	63	\$1,986.95	\$2,427.95	\$3,070.99	\$4,155.36	63	\$1,856.96	\$2,269.12	\$2,870.08	\$3,883.52	63	\$1,671.27	\$2,042.21	\$2,583.07	\$3,495.17
64	\$2,260.99	\$2,764.79	\$3,498.57	\$4,737.27	64	\$2,103.71	\$2,572.45	\$3,255.20	\$4,407.71	64	\$1,966.08	\$2,404.16	\$3,042.24	\$4,119.36	64	\$1,769.47	\$2,163.75	\$2,738.01	\$3,707.43
65	\$2,386.48	\$2,920.08	\$3,696.56	\$5,008.48	65	\$2,220.47	\$2,716.95	\$3,439.41	\$4,660.07	65	\$2,075.20	\$2,539.20	\$3,214.40	\$4,355.20	65	\$1,867.68	\$2,285.28	\$2,892.96	\$3,919.68
66	\$2,629.36	\$3,220.37	\$4,080.39	\$5,533.25	66	\$2,446.45	\$2,996.33	\$3,796.53	\$5,148.32	66	\$2,286.40	\$2,800.32	\$3,548.16	\$4,811.52	66	\$2,057.76	\$2,520.29	\$3,193.35	\$4,330.37
67	\$2,872.24	\$3,520.65	\$4,464.21	\$6,058.01	67	\$2,672.43	\$3,275.75	\$4,153.65	\$5,636.59	67	\$2,497.60	\$3,061.44	\$3,881.92	\$5,267.84	67	\$2,247.84	\$2,755.29	\$3,493.73	\$4,741.05
68	\$3,115.12	\$3,820.95	\$4,848.03	\$6,582.79	68	\$2,898.41	\$3,555.13	\$4,510.79	\$6,124.85	68	\$2,708.80	\$3,322.56	\$4,215.68	\$5,724.16	68	\$2,437.92	\$2,990.31	\$3,794.11	\$5,151.75
69	\$3,358.00	\$4,121.23	\$5,231.85	\$7,107.55	69	\$3,124.40	\$3,834.55	\$4,867.91	\$6,613.12	69	\$2,920.00	\$3,583.68	\$4,549.44	\$6,180.48	69	\$2,628.00	\$3,225.31	\$4,094.49	\$5,562.43
70	\$3,600.88	\$4,421.52	\$5,615.68	\$7,632.32	70	\$3,350.39	\$4,113.93	\$5,225.03	\$7,101.37	70	\$3,131.20	\$3,844.80	\$4,883.20	\$6,636.80	70	\$2,818.08	\$3,460.32	\$4,394.88	\$5,973.12
71	\$3,978.45	\$4,886.31	\$6,208.53	\$8,439.71	71	\$3,701.68	\$4,546.39	\$5,776.63	\$7,852.61	71	\$3,459.52	\$4,248.96	\$5,398.72	\$7,338.88	71	\$3,113.57	\$3,824.07	\$4,858.85	\$6,604.99
72	\$4,356.01	\$5,351.09	\$6,801.37	\$9,247.11	72	\$4,052.99	\$4,978.83	\$6,328.24	\$8,603.83	72	\$3,787.84	\$4,653.12	\$5,914.24	\$8,040.96	72	\$3,409.05	\$4,187.81	\$5,322.81	\$7,236.87
73	\$4,733.59	\$5,815.87	\$7,394.23	\$10,054.49	73	\$4,404.29	\$5,411.29	\$6,879.84	\$9,355.05	73	\$4,116.16	\$5,057.28	\$6,429.76	\$8,743.04	73	\$3,704.55	\$4,551.55	\$5,786.79	\$7,868.73
74	\$5,111.15	\$6,280.65	\$7,987.07	\$10,861.89	74	\$4,755.60	\$5,843.75	\$7,431.45	\$10,106.27	74	\$4,444.48	\$5,461.44	\$6,945.28	\$9,445.12	74	\$4,000.03	\$4,915.29	\$6,250.75	\$8,500.61
75	\$5,488.72	\$6,745.44	\$8,579.92	\$11,669.28	75	\$5,106.89	\$6,276.19	\$7,983.05	\$10,857.51	75	\$4,772.80	\$5,865.60	\$7,460.80	\$10,147.20	75	\$4,295.52	\$5,279.04	\$6,714.72	\$9,132.48
76	\$6,013.49	\$7,394.23	\$9,407.55	\$12,800.15	76	\$5,595.15	\$6,879.84	\$8,753.12	\$11,909.69	76	\$5,229.12	\$6,429.76	\$8,180.48	\$11,130.56	76	\$4,706.21	\$5,786.79	\$7,362.43	\$10,017.51
77	\$6,538.25	\$8,043.01	\$10,235.19	\$13,931.01	77	\$6,083.43	\$7,483.49	\$9,523.17	\$12,961.89	77	\$5,685.44	\$6,993.92	\$8,900.16	\$12,113.92	77	\$5,116.89	\$6,294.53	\$8,010.15	\$10,902.53
78	\$7,063.03	\$8,691.79	\$11,062.81	\$15,061.87	78	\$6,571.68	\$8,087.15	\$10,293.23	\$14,014.09	78	\$6,141.76	\$7,558.08	\$9,619.84	\$13,097.28	78	\$5,527.59	\$6,802.27	\$8,657.85	\$11,787.55
79	\$7,587.79	\$9,340.57	\$11,890.45	\$16,192.73	79	\$7,059.95	\$8,690.80	\$11,063.28	\$15,066.29	79	\$6,598.08	\$8,122.24	\$10,339.52	\$14,080.64	79	\$5,938.27	\$7,310.01	\$9,305.57	\$12,672.57
80	\$8,112.56	\$9,989.36	\$12,718.08	\$17,323.60	80	\$7,548.21	\$9,294.45	\$11,833.35	\$16,118.48	80	\$7,054.40	\$8,686.40	\$11,059.20	\$15,064.00	80	\$6,348.96	\$7,817.76	\$9,953.28	\$13,557.60
81	\$8,518.83	\$10,489.84	\$13,355.83	\$18,192.08	81	\$7,926.23	\$9,760.11	\$12,426.72	\$16,926.55	81	\$7,407.68	\$9,121.60	\$11,613.76	\$15,819.20	81	\$6,666.91	\$8,209.44	\$10,452.39	\$14,237.28
82	\$8,925.11	\$10,990.32	\$13,993.57	\$19,060.56	82	\$8,304.23	\$10,225.77	\$13,020.09	\$17,734.61	82	\$7,760.96	\$9,556.80	\$12,168.32	\$16,574.40	82	\$6,984.87	\$8,601.12	\$10,951.49	\$14,916.96
83	\$9,331.37	\$11,490.80	\$14,631.31	\$19,929.04	83	\$8,682.24	\$10,691.44	\$13,613.49	\$18,542.67	83	\$8,114.24	\$9,992.00	\$12,722.88	\$17,329.60	83	\$7,302.81	\$8,992.80	\$11,450.59	\$15,596.64
84	\$9,737.65	\$11,991.28	\$15,269.05	\$20,797.52	84	\$9,060.24	\$11,157.11	\$14,206.87	\$19,350.73	84	\$8,467.52	\$10,427.20	\$13,277.44	\$18,084.80	84	\$7,620.77	\$9,384.48	\$11,949.69	\$16,276.32
85+	\$10,143.92	\$12,491.76	\$15,906.80	\$21,666.00	85+	\$9,438.25	\$11,622.77	\$14,800.24	\$20,158.80	85+	\$8,820.80	\$10,862.40	\$13,832.00	\$18,840.00	85+	\$7,938.72	\$9,776.16	\$12,448.80	\$16,956.00

Spousal Discount
15%

Modal Premium Factors
Semi-annual premium rates are 52%,
Quarterly premium rates are 26.5%,
Monthly premium rates are 8.75%,
of the annual premium rates.

Substandard Load Factors
Substandard I 25%
Substandard II 50%

State:	Pennsylvania	Filing Company:	Catholic Order of Foresters
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	FCLTC 2002		
Project Name/Number:	COF LTC Rate Inc 2017 - Gen 3/		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	Cover Letter - Gen 3 - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	This is not a new form filing, it is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Also attached here are the experience exhibits in Excel.
Attachment(s):	Experience. Exhibits - Gen 3 PA.xls Actuarial Memorandum - Gen 3 - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	This is a rate increase filing on a closed block of business. These policies are no longer being sold in any jurisdiction.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	AuthorizationForFiling_signedByTDR.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	This filing contains no insert pages.
Attachment(s):	

State:	Pennsylvania	Filing Company:	Catholic Order of Foresters
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	FCLTC 2002		
Project Name/Number:	COF LTC Rate Inc 2017 - Gen 3/		

Item Status:	
Status Date:	
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	This is not a new form filing. Revised rates are included in the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	This filing contains no changes to approved forms.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	We do not believe this rate increase is substantial.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	COF_LTCL_RateIncreaseLetter Sample - GN.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UHAS-131210956	State Tracking #:	UHAS-131210956	Company Tracking #:	
State:	Pennsylvania	Filing Company:	Catholic Order of Foresters		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	FCLTC 2002				
Project Name/Number:	COF LTC Rate Inc 2017 - Gen 3/				

Attachment Experience. Exhibits - Gen 3 PA.xls is not a PDF document and cannot be reproduced here.

November 16, 2017

Jessica Altman
Acting Commissioner
Insurance Department
Commonwealth of Pennsylvania
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

RE: Catholic Order of Foresters
NAIC # 57487
SERFF Tracking # UHAS-131210956
Policy Forms: FCLTC 2002
Number of Policyholders Affected: 2
Requested 33.33% Rate Increase

Dear Commissioner Altman:

This referenced rate increase is being submitted on behalf of Catholic Order of Foresters for your review. This filing is also intended to satisfy the requirement to present actual and projected experience for year one of the required three years following implementation of the latest rate increase.

Proposed Rate Increase

This form is an existing individual policy form providing comprehensive long-term care coverage. This policy form was issued from 2003 through 2005 and is no longer being marketed in any jurisdiction. Please find attached actuarial documents to support and request a 33.33% rate increase on the referenced policy form and attendant riders. The rate increase is needed to offset a higher-than-expected lifetime loss ratio caused by higher-than-expected persistency. The company requested a 60% level rate increase in a prior rate filing (SERFF Filing # UHAS-130647883) and received approval for a 20% increase on 11/9/2016. This filing is a follow-up to request the remaining 33.33% of the originally requested 60% rate increase. All assumptions in this filing are consistent with the prior rate filing. These policies are subject to Rate Stabilization requirements. Compliance with the 58/85 loss ratio after the rate increase is demonstrated in Section 24 of the actuarial memorandum. The deviation in both voluntary lapses and mortality exceeds the previously established moderately adverse conditions for this policy form.

The rate increase is proposed to be effective as soon as possible subject to regulatory approval and fulfillment of all statutory and contractual obligations. The rate increase will apply to inforce policies only, as these policy forms are no longer being marketed.

As a fraternal organization, Catholic Order of Foresters is very concerned for their policyholders, and as a result they will be offering benefit reductions along with the premium rate increase notifications letters. The benefit reduction offers will reduce or completely offset the effect of the approved premium rate increase. In addition, all of the affected policies are covered by the Contingent Benefit Upon Lapse Endorsement.

Rate Stability Experience Filing

The projection presented in the actuarial memorandum represents year one of the required three years of reporting following implementation of the latest rate increase. The filing approved on 11/9/2016 was based on data through 2015. The attached Rate Stability Exhibit shows the projected values for 2016 from the latest approved rate increase filing using nationwide data and compares them to the actual results through 12/31/2016. Note that the actual approved rate increase had a delay in implementation from the originally projected effective date and is also lower than the originally filed increase. With relatively few policies nationwide, fluctuations in experience are likely.

In my opinion, this continues to demonstrate the rate increase was justified. The justification for the rate increase was based on high persistency. The actual lapse rate deviates from the original pricing assumptions and exceed the moderately adverse conditions for lapses, as well as the moderately adverse condition for mortality (more than a 10% decrease in each).

I hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries for making this statement of actuarial opinion.

If you have any comments or questions, please contact me by telephone (605-271-4714) or email (cheitkamp@uhasinc.com).

Sincerely,

A handwritten signature in black ink that reads "Clark A. Heitkamp". The signature is written in a cursive, flowing style.

Clark A. Heitkamp, FSA, MAAA, LTCP
Senior Consulting Actuary

Rate Stability Exhibit

Nationwide Experience
FCLTC 2002
Filed Projections by Incurral Year

		With No Rate Increase			With 60% Proposed Rate Increase Effective 10/1/2016		
Calendar Year	Life Years	Premium	Incurred Claims	Incurred Loss Ratio	Premium	Inc Clms	Incurred Loss Ratio
2016	133	233,615	136,360	58.4%	237,507	136,395	57.4%

Nationwide Experience
FCLTC 2002
2016 Actual Experience by Incurral Year

		With Actual 20% Rate Increase Approved*		
Calendar Year	Life Years	Premium	Incurred Claims	Incurred Loss Ratio
2016	134	242,398	0	0.0%

*Approved rate increase was not yet implemented in 2016

Catholic Order of Foresters

Actuarial Memorandum

Rate Increase for Individual Long Term Care Policy Form FCLTC 2002

1. Scope and Purpose of Filing

The purpose of this rate filing is to request a revision on the above-referenced policy form and any associated riders (please see Exhibit A for a list of riders) and to demonstrate that, after the requested rate increase, applicable loss ratio requirements are met. It is not intended to be used for any other purpose.

The filing applies to existing policyholders only, as this is a closed block of business. The rate increase is needed in order to offset the higher-than-expected lifetime loss ratios caused by higher-than-expected policyholder persistency.

2. Requested Rate Action

The company is requesting a level rate increase of 33.33% on all forms and riders. The company requested a 60% level rate increase in a prior rate filing (SERFF Filing # UHAS-130647883) and received approval for a 20% increase on 11/9/2016. This filing is a follow-up to request the remaining 33.33% of the originally requested 60% rate increase. All assumptions in this filing are consistent with the prior rate filing.

3. Status

The policy forms affected represent a closed block of business. The company is no longer selling long-term care insurance, so there are no new business rates with which to compare the revised rates.

4. Description of Benefits

The plan is intended to be tax-qualified, and benefits become payable when the insured either requires substantial assistance with at least 2 of 6 ADLs (bathing, dressing, continence, eating, toileting and transferring) for 90 days or requires substantial supervision due to severe cognitive impairment.

The base plan covers long-term facility care, assisted living facility care, and care in a hospital long term care unit up to the daily benefit amount and home health care and adult day care up to half of the daily benefit. There is an alternative care benefit that covers expenses incurred as agreed upon by the insured and the Order, a caregiver training benefit that covers expenses incurred up to \$500 over the life of the policy, and a respite care benefit equal to the expenses incurred up to 21 times the daily benefit amount per calendar year. Premiums are waived after the policyholder has been receiving covered care for 90 days and as long as the person continues to receive covered benefits.

Optional rider FCHHIR 2002 doubles the maximum daily benefit payable for home health care and adult day care.

Optional rider FCCIP 2002 increases the daily benefit amount and unused policy maximum by 5%, compounded annually, on each policy anniversary.

Optional rider FCSIP 2002 increases the daily benefit amount and unused policy maximum by 5% of the original amount on each policy anniversary.

Optional rider FCGPIP 2002 gives the insured the option to purchase additional coverage in order to increase the daily benefit and policy maximum amounts by an amount based on the CPI for medical expenses every 2 years (as long as the insured is not receiving benefits and has not declined two consecutive offers).

Optional rider FCNFB 2002 provides continued coverage with a shortened benefit period and no further inflation increases for policies that lapse after 3 years. Insureds who do not choose this rider receive the Contingent Benefit Upon Lapse Endorsement FCCBL 2002, which provides for continuation of coverage with a reduced lifetime benefit in the event the policy lapses within 120 days of a Substantial Rate Increase.

Optional rider FCROP 2002 returns a percentage of the total premiums paid, less any benefits paid, with the percentage based upon the number of years the policy has been in force.

Optional rider FCROB 2002 restores the policy maximum to the Initial Policy Maximum if the policyholder has not received Qualified Long-Term Care services for at least 180 consecutive days; is not eligible for benefits, and is not receiving benefits. The policy maximum may be restored an unlimited number of times.

Optional rider FCSSB 2002 allows spouses who are both covered under FCLTC 2002 policies with the same benefits to combine their maximum lifetime benefits so that the first spouse to exhaust benefits under one policy may then start using benefits under the second spouse's policy.

Optional rider FCSWP 2002 provides for the policyholder's spouse (who is also covered under an FCLTC 2002 policy) to have their premium waived while the policyholder is confined to a Long-Term Care Facility or Assisted Living Facility, beginning after at least 90 days of confinement.

Optional rider FCSSP 2002 provides for the insured's policy to become paid-up upon the death of their spouse (who was also covered under an FCLTC 2002 policy), provided both policies were in force for at least 10 years.

Optional rider FCINDM 2002 changes the benefit model from reimbursement of incurred costs to an indemnity payment based on the type and location of services.

Optional rider FC1OPP 2002 provides for the premium due under this policy to become paid-up on the policy's 10th anniversary.

Optional rider FCPP65 2002 provides for the premium due under this policy to become paid-up on the later of the policy's 10th anniversary or the anniversary on or after the insured's 65th birthday.

5. Renewability Clause

The policy forms are guaranteed renewable for the life of the policyholder.

6. Applicability

The premium increase contained in this memorandum will be applicable to all insureds of the policy form and riders described in Section 4 and, since this is a closed block, the rate increase will apply only to existing policyholders.

7. Morbidity

The morbidity assumptions used in the actuarial analysis and the attached projection exhibits are based on a review of the historical claim experience combined with industry data, and the experience of the entire company's long-term care block was combined for credibility purposes. This morbidity study shows results consistent with the original pricing assumptions, and therefore original morbidity assumptions are used for projected claims. The projected claims were produced by a first principles model, using industry-based incidence, continuance, and salvage assumptions with adjustments made to replicate the original morbidity assumptions. These original morbidity assumptions continue to reflect the company's current best estimate of future morbidity and are consistent with the gross premium valuation testing.

8. Mortality

Future projections are based on the assumed mortality per the Annuity 2000 table, adjusted by 90% for active lives and 200% for disabled lives.

9. Persistency

The assumed persistency is the sum of the following:

- Non-death (voluntary lapse and benefit exhaustion) termination; and,
- Death rates, as described in Section 8.

A total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms and the assumed mortality described in the previous section. The resulting difference was then attributed to the voluntary lapses and, based on this analysis, future projections are based on an assumed voluntary lapse rate of 0.5% for all future years. Please see section 23 for the results of this experience study. The result of this assumption development process is that the assumed total terminations reflect the actual experienced total termination rates. No additional shock lapses or anti-selection factors were assumed as a result of the proposed rate increase.

10. Expenses

This filing does not include projected expenses, nor is any part of the requested rate increase intended to cover greater-than-expected expenses.

11. Marketing Method

The referenced policy forms were marketed to individuals by licensed agents.

12. Underwriting

All policies subject to the requested rate increase were subject to full medical underwriting in accordance with company standards in place at the time of issue. Since Catholic Order of Foresters has not sold long-term care since 2005, all inforce policies are now past the initial select period, so no further underwriting wear-off is reflected in the projections.

13. Premium Classes

Premiums vary by benefit period, elimination period, optional rider selection, state of issue, premium mode, risk class, and the issue age of the policyholder. Discounts were available for certain members of the clergy, members of associations that negotiated a discount with the company, and individuals whose spouse also purchased a policy.

14. Issue Age Range

The policies were available to individuals at ages 18-84. Premiums are based on the policyholder's age at issue.

15. Area Factors

Premiums do not vary within a state by geographic region.

16. Average Annual Premium

Please see Exhibit B for statewide and nationwide average annualized premium as of 12/31/2016.

17. Premium Modalization Rules

The filed premiums are multiplied by the modal factors shown below in order to create modal billed premiums.

<u>Billing Mode</u>	<u>Factor</u>
Annual	1.0000
Semi-Annual	0.5200
Quarterly	0.2650
Monthly	0.0875

18. Trend Assumptions – Medical and Insurance

Benefits are capped by the daily benefit limit, and daily benefit limits are generally below the daily charge amounts. Consequently, we have assumed no medical trend in the attached projections.

19. Minimum Required Loss Ratio for the Forms

All policies for this form were issued under the rate stability regulation, and therefore do not have a minimum loss ratio.

20. Anticipated Loss Ratio

The anticipated loss ratio after the proposed premium rate increase shown in Section 24 meets the applicable requirement.

21. Distribution of Business

Please see Exhibit C for the distribution of in force business by premium class.

22. Contingency and Risk Margins

The revised premium rates do not contain an explicit margin for contingency.

23. Experience on the Forms (Past and Future Anticipated)

Please see Exhibit D for the historical and projected future experience.

For credibility purposes, the historical nationwide experience of the entire block has been combined. Incurred claims reflect claims incurred and the claim reserve as of 12/31/2016, with both payments and reserves discounted back to the year of incurral using the valuation interest rate. No additional reserves were incorporated in this rate increase as a result of the contingent benefit upon lapse. Although this benefit may be triggered, a review of administration and claims processing would not be meaningful, as the rate increase is necessitated by higher-than-expected persistency, rather than morbidity. Please note that collected premiums were used as estimates for the historical earned premiums.

An interest rate of 6.5% was used to accumulate the historical experience and discount the future experience to 12/31/2016. This is based on the original pricing interest rate.

The following table shows the results of the total termination study for policy durations five and later. As described in Section 9, a total termination study was completed by comparing the difference between the actual total termination rates observed on the policy forms through 12/31/2015 and the assumed mortality. The resulting difference was then attributed to the voluntary lapses, which was 0.18%. Because of the low level of total terminations, a slightly higher lapse rate of 0.50% was assumed, and the 0.50% lapse rate is used for this premium rate increase filing and the projections accompanying this filing.

12/31/2015 Lapse Experience Analysis for Policy Durations 5+				
Original Lapse Assumption	Actual Lapse	Actual-to-Original Lapse	Revised Lapse Assumption	Actual-to-Revised Lapse
1% - 4%	0.18%	5% - 18%	0.50%	36%

This deviation from the original pricing assumptions exceeds the moderately adverse condition for lapses, as well as the moderately adverse condition for mortality (more than a 10% decrease in each).

24. Lifetime Loss Ratio

Exhibit D details the historical and projected future experience. The following summarizes the lifetime loss ratio calculation detailed in the exhibit and also shows the experience with the proposed rate increase meets the 58/85 test:

Assuming 33.33% Rate Increase

	<u>Present Values at 4.5%</u>		<u>Loss Ratio</u>
	<u>Earned Premium</u>	<u>Incurred Claims</u>	
Historical	4,368,377	137,470	3.1%
Projected	3,170,628	5,424,555	171.1%
Total	7,539,006	5,562,024	73.8%

Assuming NO Rate Increase

	<u>Present Values at 4.5%</u>		<u>Loss Ratio</u>
	<u>Earned Premium</u>	<u>Incurred Claims</u>	
Historical	4,368,377	137,470	3.1%
Projected	2,476,832	5,289,619	213.6%
Total	6,845,210	5,427,089	79.3%

58/85 Test

58% x	6,454,080 =	3,743,367
7,539,006 -	6,454,080 =	1,084,925
85% x	1,084,925 =	922,186
3,743,367 +	922,186 =	4,665,553
	5,562,024 >	4,665,553

60/85 Test

60% x	6,454,080 =	3,872,448
7,539,006 -	6,454,080 =	1,084,925
85% x	1,084,925 =	922,186
3,872,448 +	922,186 =	4,794,635
	5,562,024 >	4,794,635

25. History of Rate Adjustments

<u>Approval Date</u>	<u>Rate Increase</u>
11/9/2016	20.0%

26. Number of Policyholders

Please see Exhibit B for the statewide and nationwide policy counts as of 12/31/2016.

27. Proposed Effective Date

Following department approval, the requested rate increase will be implemented as soon as possible after the required notice period. The projections assume an implementation date of 2/1/2018.

28. Data Reliance and Data Quality

All referenced analyses and projections were performed by me or under my direction. In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied on data provided to me by Catholic Order of Foresters. I reviewed the data for reasonableness and consistency, but I did not perform a detailed audit of the data. Based on my review of the data, the data are appropriate for the purpose used, and to the best of my knowledge the data contain no material data quality issues.

29. Actuarial Certification

I hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries for making the following statement of actuarial opinion.

To the best of my knowledge and judgment, the following are true with respect to this filing:

- The rate filing is in compliance with the applicable laws and regulations of the State of Pennsylvania, including 89a.118.
- It complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits,” No. 18 “Long-Term Care Insurance,” and No. 23 “Data Quality.”
- The assumptions made represent my best judgment as to the expected value for each assumption and are consistent with the company’s business plan at the time of filing.
- The proposed rates are reasonably expected to be sustainable over the life of the form with no future premium increases anticipated and should be sufficient to cover anticipated costs under the following moderately adverse conditions, which are consistent with the moderately adverse conditions assumed in the original filing:
 - Gender – up to 66% females (currently at 52%)
 - Mortality – a 10% decrease
 - Morbidity – a 5% increase
 - Voluntary Lapses – a 10% decrease



Clark A. Heitkamp, FSA, MAAA, LTCP
Senior Consulting Actuary
United Health Actuarial Services, Inc.
5609 South Jersey Tess Drive
Sioux Falls, SD 57108
Phone: (605) 271-4714
Email: cheitkamp@uhasinc.com

November 16, 2017
Date

Attachments:

Exhibits

Exhibit A:	List of Associated Riders
Exhibit B:	In Force Counts and Annualized Premium
Exhibit C:	Distribution of In Force Policies
Exhibit D:	Historical and Projected Experience (Nationwide and Pennsylvania)

Premium Rate Sheets

FCLTC 2002	Current Rates
	Proposed Rates
	Premium Adjustment Factors (applicable to both current and proposed rates)

Exhibit A

List of Associated Riders

FCLTC 2002 Riders

FCHHIR 2002	Home Health Care Increase Rider
FCCIP 2002	5% Compound Inflation Protection Rider
FCSIP 2002	5% Simple Inflation Protection Rider
FCGPIP 2002	Guaranteed Purchase Inflation Rider
FCNFBR 2002	Nonforfeiture Benefit Rider
FCCBL 2002	Contingent Benefit Upon Lapse Endorsement
FCROP 2002	Return of Premium Rider
FCROB 2002	Restoration of Benefits Rider
FCSSB 2002	Spousal Shared Benefit Rider
FCSWP 2002	Spousal Waiver of Premium Rider
FCSSP 2002	Survivor Spouse Paid-Up Rider
FCINDM 2002	Indemnity Rider
FC1OPP 2002	10 Year Premium Payment Rider
FCPP65 2002	Paid Up Premiums at 65 Rider

Catholic Order of Foresters
Exhibit B
In Force Counts and Annualized Premium

1

In Force Data as of 12/31/2016
FCLTC 2002

				Average Annualized Premium	
				After Approved	After
				20% Increase	Proposed
					33.33%
	Annualized	Policies in	Current		Increase
	Premium*	Force			
PA	4,445	2	2,222	2,667	3,556
Nationwide	236,101	134	1,762	2,114	2,819

* The prior rate increase was not implemented by 12/31/2016

Catholic Order of Foresters
Exhibit C
Distribution of In Force Policies

1

Distribution of Policies In Force Nationwide as of 12/31/2016
FCLTC 2002

Issue Age	Dist	Benefit Period	Dist	Discount	Pols With
36	0.7%	2 Years	6.7%	Association	26.9%
37	0.0%	3 Years	26.9%	Clergy	4.5%
38	0.0%	5 Years	38.1%	Spousal	77.6%
39	0.0%	<u>Lifetime</u>	<u>28.4%</u>		
40	0.0%	Total	100.0%		
41	0.0%				
42	0.7%	Elimination Period	Dist		
43	0.7%	20 Day	3.7%		
44	2.2%	60 Day	13.4%		
45	3.0%	90 Day	73.1%		
46	0.0%	<u>180 Day</u>	<u>9.7%</u>		
47	1.5%	Total	100.0%		
48	0.7%				
49	1.5%	Premium Mode	Dist		
50	1.5%	Annual	61.2%		
51	3.0%	Semi-Annual	6.7%		
52	9.0%	Quarterly	7.5%		
53	3.0%	<u>Monthly</u>	<u>24.6%</u>		
54	2.2%	Total	100.0%		
55	4.5%				
56	3.0%	Risk Class	Dist		
57	6.0%	Preferred	63.4%		
58	3.7%	Standard	33.6%		
59	2.2%	Substandard I	1.5%		
60	2.2%	<u>Substandard II</u>	<u>1.5%</u>		
61	3.0%	Total	100.0%		
62	6.0%				
63	6.0%	Optional Rider	Pols With		
64	5.2%	HHC Increase	36.6%		
65	4.5%	5% Compound Inflation	36.6%		
66	5.2%	5% Simple Inflation	27.6%		
67	2.2%	Guaranteed Purchase Inflation	35.8%		
68	2.2%	Nonforfeiture Benefit	0.0%		
69	1.5%	Contingent Benefit Upon Lapse	100.0%		
70	2.2%	Return of Premium	32.1%		
71	1.5%	Restoration of Benefits	2.2%		
72	4.5%	Spousal Shared Benefit	20.1%		
73	0.0%	Spousal Waiver of Premium	4.5%		
74	0.7%	Survivor Spouse Paid-Up	9.7%		
75	1.5%	Indemnity	2.2%		
76	0.0%	10 Year Premium Payment	2.2%		
77	0.7%	Paid Up Premiums at 65	3.0%		
78	<u>1.5%</u>				
Total	100.0%				

Catholic Order of Foresters

Exhibit D

Historical and Projected Experience

1

Nationwide Experience
FCLTC 2002

Calendar Year	Life Years	With No Rate Increase						With Proposed 33.33% Rate Increase Effective 2/1/2018					
		By Incurral Year						By Incurral Year					
		Premium*	Pd Clms	Clm Res Reported	Clm Res IBNR	Inc Clms	Incurred Loss Ratio	Premium*	Pd Clms	Clm Res Reported	Clm Res IBNR	Inc Clms	Incurred Loss Ratio
1998	0	0	0	0	0	0	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0	0	0	0	0	0	0
2003	3	27,866	0	0	0	0	0.0%	27,866	0	0	0	0	0.0%
2004	65	172,570	0	0	0	0	0.0%	172,570	0	0	0	0	0.0%
2005	151	277,655	0	0	0	0	0.0%	277,655	0	0	0	0	0.0%
2006	155	263,137	0	0	0	0	0.0%	263,137	0	0	0	0	0.0%
2007	152	259,568	0	0	0	0	0.0%	259,568	0	0	0	0	0.0%
2008	151	264,259	0	0	0	0	0.0%	264,259	0	0	0	0	0.0%
2009	149	252,655	0	0	0	0	0.0%	252,655	0	0	0	0	0.0%
2010	145	259,910	0	0	0	0	0.0%	259,910	0	0	0	0	0.0%
2011	144	247,104	76,752	0	0	76,752	31.1%	247,104	76,752	0	0	76,752	31.1%
2012	142	254,463	0	0	0	0	0.0%	254,463	0	0	0	0	0.0%
2013	140	236,407	0	0	0	0	0.0%	236,407	0	0	0	0	0.0%
2014	136	236,159	35,558	0	0	35,558	15.1%	236,159	35,558	0	0	35,558	15.1%
2015	137	236,082	0	0	0	0	0.0%	236,082	0	0	0	0	0.0%
2016	134	242,398	0	0	0	0	0.0%	242,398	0	0	0	0	0.0%
2017	132	257,265				155,337	60.4%	257,265				155,337	60.4%
2018	129	271,315				182,354	67.2%	310,872				182,700	58.8%
2019	125	258,904				203,856	78.7%	344,940				205,191	59.5%
2020	121	246,281				218,807	88.8%	328,366				221,227	67.4%
2021	117	230,979				234,557	101.5%	307,964				238,114	77.3%
2022	112	215,178				253,493	117.8%	286,897				258,210	90.0%
2023	108	200,684				279,141	139.1%	267,572				285,054	106.5%
2024	103	187,842				297,733	158.5%	250,450				304,850	121.7%
2025	98	174,856				308,793	176.6%	233,136				317,069	136.0%
2026	93	160,216				330,613	206.4%	213,616				340,014	159.2%
2027	88	148,155				352,090	237.6%	197,534				362,492	183.5%
2028	84	136,311				369,583	271.1%	181,743				380,875	209.6%
2029	79	124,806				374,643	300.2%	166,404				386,722	232.4%
2030	74	113,801				376,798	331.1%	151,731				389,464	256.7%
2031	69	103,308				385,605	373.3%	137,741				398,688	289.4%
2032	64	93,394				394,278	422.2%	124,523				407,539	327.3%
2033	59	83,961				397,328	473.2%	111,946				410,579	366.8%
2034	55	74,513				387,509	520.1%	99,348				400,594	403.2%
2035	50	65,984				385,421	584.1%	87,976				398,196	452.6%
2036	46	58,503				377,249	644.8%	78,002				389,600	499.5%
2037	42	51,636				374,691	725.6%	68,847				386,542	561.5%
2038	38	45,304				373,935	825.4%	60,404				385,232	637.8%
2039	35	39,527				357,224	903.7%	52,701				367,928	698.1%
2040	31	34,312				340,550	992.5%	45,748				350,645	766.5%
2041	28	29,679				329,932	1111.7%	39,570				339,378	857.7%
2042	25	25,584				313,360	1224.8%	34,111				322,152	944.4%
2043	22	21,955				300,991	1370.9%	29,273				309,113	1056.0%
2044	19	18,753				280,667	1496.7%	25,003				288,113	1152.3%
2045	17	15,924				259,526	1629.8%	21,232				266,316	1254.3%
2046	15	13,452				242,663	1803.9%	17,936				248,816	1387.2%
2047	13	11,298				217,481	1925.0%	15,063				223,033	1480.7%
2048	11	9,436				194,376	2059.9%	12,580				199,368	1584.8%
2049	9	7,824				173,100	2212.4%	10,432				177,574	1702.2%
2050	8	6,433				152,873	2376.4%	8,577				156,869	1828.9%
2051	7	5,244				135,448	2582.9%	6,992				138,990	1987.8%
2052	6	4,235				116,470	2750.2%	5,647				119,589	2117.7%
2053	5	3,393				98,706	2909.1%	4,524				101,437	2242.2%
2054	4	2,694				84,027	3119.0%	3,591				86,398	2406.0%
2055	3	2,118				70,769	3341.3%	2,824				72,808	2578.2%
2056	3	1,650				58,663	3555.3%	2,200				60,399	2745.4%
Past		3,230,233				112,310	3.5%	3,230,233				112,310	3.5%
Future	without interest	3,556,707				10,740,640	302.0%	4,605,281				11,033,215	239.6%
Lifetime		6,786,940				10,852,950	159.9%	7,835,514				11,145,525	142.2%
Past	with interest at 4.5%	4,368,377				137,470	3.1%	4,368,377				137,470	3.1%
Future		2,476,832				5,289,619	213.6%	3,170,628				5,424,555	171.1%
Lifetime		6,845,210				5,427,089	79.3%	7,539,006				5,562,024	73.8%
58/85 Test		original prem 6,454,080		58%		3,743,367	add'l prem	1,084,925	85%	922,186		sum	4,665,553
60/85 Test		original prem 6,454,080		60%		3,872,448	add'l prem	1,084,925	85%	922,186		sum	4,794,635

*Historical premium shown is collected premium, and projected premium shown is earned premium

As of 12/31/2016, the active life reserve held was \$4,503,530.

Catholic Order of Foresters
Exhibit D
Historical and Projected Experience

2

Pennsylvania Experience
FCLTC 2002

Calendar Year	Life Years	Historical Experience					
		By Incurral Year					
		Premium*	Pd Clms	Clm Res Reported	Clm Res IBNR	Inc Clms	Incurred Loss Ratio
1998	0	0	0	0	0	0	
1999	0	0	0	0	0	0	
2000	0	0	0	0	0	0	
2001	0	0	0	0	0	0	
2002	0	0	0	0	0	0	
2003	0	3,803	0	0	0	0	0.0%
2004	1	4,003	0	0	0	0	0.0%
2005	2	4,566	0	0	0	0	0.0%
2006	2	4,445	0	0	0	0	0.0%
2007	2	4,445	0	0	0	0	0.0%
2008	2	4,445	0	0	0	0	0.0%
2009	2	4,445	0	0	0	0	0.0%
2010	2	4,445	0	0	0	0	0.0%
2011	2	4,445	0	0	0	0	0.0%
2012	2	4,445	0	0	0	0	0.0%
2013	2	4,445	0	0	0	0	0.0%
2014	2	4,445	0	0	0	0	0.0%
2015	2	4,445	0	0	0	0	0.0%
2016	2	4,445	0	0	0	0	0.0%

Projected Experience
It is not feasible to provide a Pennsylvania-specific projection due to the lack of credible experience.

*Historical premium shown is collected premium.

As of 12/31/2016, the active life reserve held was \$64,502.

Please note that 0 claims have been incurred to-date in Pennsylvania, so Pennsylvania-specific morbidity experience is non-credible.

AUTHORIZATION FOR FILING

The Catholic Order of Foresters hereby authorizes United Health Actuarial Services, Inc. (UHAS, Inc.), to submit for approval, on behalf of Catholic Order of Foresters and under applicable insurance statutes, regulations, and rules, the Long Term Care rate and loss ratio filing described in the cover letter.

Terrence D. Riesecke
Signature
Appointed Actuary for the
Catholic Order of Foresters

June 16, 2016
Date



BRINGING CATHOLIC VALUES TO LIFE
CATHOLIC ORDER OF FORESTERS
A CATHOLIC FRATERNAL BENEFIT LIFE INSURANCE SOCIETY SINCE 1883
TRIPLUS SERVICES, INC. • THIRD-PARTY ADMINISTRATOR
PO BOX 3735
OMAHA, NE 68103-0735

PHONE: (877) 702-7770
FAX: (855) 447-4719
EMAIL: customersupport@tri-plus.net

3/28/2017

Name
Street Address
City, State, Zip

Policy No: #####
Insured: Name

Dear Name:

We value your business and want to thank you for choosing Catholic Order of Foresters to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 30 days before the premium is due. Your future premium rate(s) will be as follows:

* The Annual renewal premium rate of \$##### will become effective on 06/01/2017. This represents a percentage increase of ##.##%. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase

It is necessary to increase premiums due to greater-than-anticipated claims payments expected over the lifetime of all policies like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on 06/01/2017. If we do not hear from you, then we will assume that you have accepted the higher premium amount.
- 2. Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Option Return Form, which illustrates some of the policy adjustment offer(s) that are available as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options, not mentioned in the attached, please call our dedicated Customer Support Department, toll free at 877-702-7770.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

- 3. Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to

discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, your policy will be paid-up with a maximum benefit equal to the sum of the premiums you have paid thus far. If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of the paid-up policy status will be applied to and will not exceed the policy's new maximum benefit amount. To determine the minimum number of days payable under the policy, the sum of all premiums paid is divided by the maximum Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

In addition, you may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the nearest SHIP to you.

This policy is guaranteed renewable. You have the right to renew your policy for life as long as you continue to pay your premium on time. The company has the right to change your premium if it does so for all policies of your class in your state.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at 877-702-7770, election option 3, then 1, at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

TriPlus Services, Inc.

Third Party Administrator for Catholic Order of Foresters



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TRIPLUS SERVICES, INC. • THIRD-PARTY ADMINISTRATOR
PO BOX 3735
OMAHA, NE 68103-0735

PHONE: (877) 702-7770
FAX: (855) 447-4719
EMAIL: customersupport@tri-plus.net

FREQUENTLY ASKED QUESTIONS FOR INSURED

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by check, you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

Q. What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our Policyholder Services Department at 877-702-7770, pressing option 3, then 1, at the prompt.

Q. To keep my policy without paying the higher premium, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at 877-702-7770, election option 3, then 1, at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should COF become financially distressed?

A: The premium increases are designed to prevent this from happening. Also, COF, like all other fraternal insurers, may assess its members (in this case, all COF policyholders), a Maintenance of Reserve fee, should the need ever arise.

Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our Policyholder Services Department at 877-702-7770, election option 3, then 1, at the prompt. The office hours are Monday through Friday 7:30 a.m. to 4:45 p.m. Central time.



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PHONE: (877) 702-7770
FAX: (855) 447-4719
EMAIL: customersupport@tri-plus.net

BENEFIT ADJUSTMENT OPTION RETURN FORM

Date: 3/28/2017

Policyholder: Name

Policy Number: #####

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. While you are able to adjust your benefits at any time, to ensure that your option is effective before the rate increase effective date, please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at 877-702-7770.

If you do not wish to implement any of these benefit adjustment options you do not need to return anything to us.

* Reduce your policy maximum Benefit Period from Lifetime to 5 Years and reduce your base Daily Benefit Amount from \$####.## to \$####.## for a new Annual premium of \$####.##. Since you have an active Simple Inflation rider, your new inflated Daily Benefit Amount would be \$####.## as of 06/01/2017 and is subject to further increases per rider terms.

* Reduce your policy maximum Benefit Period from Lifetime to 5 Years for a new Annual premium of \$####.##

* Increase your Elimination Period from 20 Days to 90 Days for a new Annual premium of \$####.##

* Remove your Return of Premium Rider for a new Annual premium of \$####.##

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Catholic Order of Foresters will change the policy's available benefits, effective 06/01/2017, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any additional rate increases that may be scheduled to occur, or may occur in the future, whether mentioned in this letter or not.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.

REQUEST TO EXERCISE CONTINGENT BENEFIT UPON LAPSE

Date: 3/28/2017

Policyholder: Name

Policy Number: #####

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.